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Public Health and Welfare Section...

JAPANESE SOCIAL INSURANCE SYSTEMS
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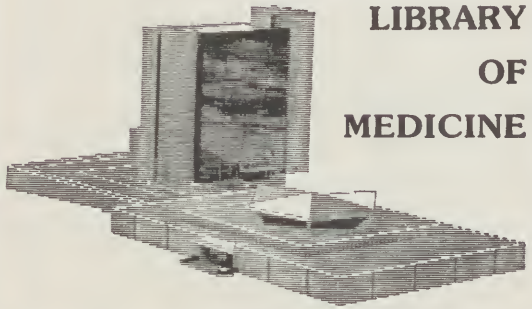

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JAPANESE SOCIAL INSURANCE SYSTEMS

THROUGH 30 JUNE 1950

GENERAL HEADQUARTERS
SUPREME COMMANDER FOR THE ALLIED POWERS
PUBLIC HEALTH AND WELFARE SECTION
SOCIAL SECURITY DIVISION
AND
ECONOMIC AND SCIENTIFIC SECTION
PROGRAMS AND STATISTICS DIVISION

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JAPANESE SOCIAL INSURANCE SYSTEMS

TABLE OF CONTENTS

Page No.

INTRODUCTION
1. Development of Social Insurance in Japan 1
2. Coverage 2
Tables and Charts
Table 1. Extent of Coverage for Health and Injury, Fiscal Years 1926 to 1949 3
Table 2. Extent of Coverage for Risks other than Health and Injury, 1925 to 1949 3
3. Benefits 4
4. Administration 4
5. Financing 5

HEALTH INSURANCE
I. Historical Summary
A. Legislative History 9
B. Coverage Provisions 9
C. Taxable Wages, Contributions, and Sharing of Contributions 10
D. Benefit Structure 11
E. Current Benefit Provisions 14
II. Statistical Summary
Tables and Charts
Table 3. Growth of Health Insurance, 1926 to 1949 14
Table 4. Benefits Granted under Health Insurance, 1926 to 1949 15
Table 5. Income and Expenditure-Government-Managed Health Insurance 16
Table 6. Income and Expenditure-Society-Managed Health Insurance 16
Chart A. Health Insurance Coverage, 1926 to 1949 16
Chart B. Trend of Health Benefit Cases, 1926 to 1949 (Insured Persons) .. 16
Chart C. Trend of Health Benefit Cases, 1940 to 1949 (Dependents) 16

NATIONAL HEALTH INSURANCE
I. Historical Summary
A. Legislative History 17
B. Coverage Provisions 17
C. Taxable Income and Contributions 17
D. Benefit Structure 18
E. Current Benefit Provisions 18
II. Statistical Summary
Tables and Charts
Table 7. Coverage under National Health Insurance, 1938 to 1949 18
Table 8. Income and Expenditure under National Health Insurance, 1946 to 1949 18
Chart D. Coverage under National Health Insurance 18

WELFARE PENSION INSURANCE
I. Historical Summary
A. Legislative History 19
B. Coverage Provisions 19
C. Taxable Wages, Contributions, and Sharing of Contributions 19
D. Benefit Structure 20
E. Current Benefit Provisions 21
II. Statistical Summary
Tables and Charts
Table 9. Growth of Coverage under Welfare Pension Insurance Act, 1942 to 1949 21
Chart E. Coverage of Welfare Pension Act, 1942 to 1949 21
Table 10. Benefits Granted under Welfare Pension Insurance Act, 1942 to 1949 22
Table 11. Income and Expenditure under Welfare Pension, 1942 to 1949 ... 22

SEAMEN'S INSURANCE
I. Historical Summary
A. Legislative History 22
B. Coverage Provisions 22
C. Taxable Wages, Contributions, and Sharing of Contributions 23
D. Benefit Structure 23
E. Current Benefit Provisions 25
II. Statistical Summary
Tables and Charts
Chart F. Coverage of Seamen's Insurance, 1940 to 1949 26
Chart G. Short Term Benefit Cases under Seamen's Insurance, 1940 to 1949. 26

Page No.

SEAMEN'S INSURANCE (Continued)
II. Statistical Summary (Continued)
Chart H. Long Term Benefit Cases under Seamen's Insurance, 1940 to 1949. 26
Table 12. Coverage of Seamen's Insurance, 1940 to 1949 26
Table 13. Benefits Granted under Seamen's Insurance, 1940 to 1949 27
Table 14. Income and Expenditure under Seamen's Insurance, 1940 to 1947 . 27

NATIONAL PUBLIC SERVICE MUTUAL AID ASSOCIATIONS
I. Historical Summary
A. Legislative History 28
B. Coverage Provisions 29
C. Taxable Wages, Contributions, and Sharing of Contributions 29
D. Benefit Structure 30
E. Current Benefit Provisions 31
II. Statistical Summary
Tables and Charts
Table 15. Benefits under National Public Service Mutual Aid Associations 32
Table 16. Income and Expenditure under National Public Service Mutual Aid Associations, 1941 to 1949 33

GOVERNMENT PENSION SYSTEM
I. Historical Summary
A. Legislative History 34
B. Coverage Provisions 34
C. Taxable Income and Contributions 35
D. Benefit Structure 36
E. Current Benefit Provisions 37
II. Statistical Summary
Table and Charts
Chart I. Pension Cases Granted under Government Pension System, 1923 to 1949 37
Chart J. Lump-Sum Cases Granted under Government Pension System, 1923 to 1949 37
Table 17. Benefits Granted under the Government Pension System, 1923 to 1949 38
Table 18. Characteristics of Pensioners under the Government Pension System, 1935 to 1949 39
Table 19. Income and Expenditure under the Government Pension System ... 39

UNEMPLOYMENT INSURANCE
I. Historical Summary
A. Legislative History 39
B. Coverage Provisions 39
C. Taxable Wage, Contributions, and Sharing of Contributions 40
D. Benefit Structure 40
E. Current Benefit Provisions 41
II. Statistical Summary
Table and Charts
Table 20. Summary of Coverage and Benefit Data under the Unemployment Insurance Act, 1947 to 1949 41
Table 21. Income and Expenditure under the Unemployment Insurance Act, 1947 to 1949 41
Chart K. Coverage under the Unemployment Insurance Law 41

WORKMEN'S ACCIDENT COMPENSATION INSURANCE
I. Historical Summary
A. Legislative History 41
B. Coverage Provisions 42
C. Taxable Wages and Contributions 42
D. Benefit Structure 42
E. Current Benefit Provisions 42
II. Statistical Summary
Table and Charts
Table 22. Summary of Coverage and Benefit Data under Workmen's Accident Compensation Insurance, 1947 to 1949 42
Table 23. Income and Expenditure under Workmen's Accident Compensation Insurance, 1947 to 1949 43
Chart L. Coverage under the Workmen's Accident Compensation Insurance Law 43

JAPANESE SOCIAL INSURANCE SYSTEMS

Introduction

1. Development of Social Insurance in Japan.

The development of social insurance in Japan may be dated from the late 19th century. In 1871 the first protective programs providing compensation for service-connected invalidity and retirement benefits were established for military personnel and later, in 1875, for a selected group of civil government workers. Laws and ordinances broadening the type of protection as well as the groups covered were issued subsequently, but not until 1923 were they consolidated into what is now commonly called the Government Pension System (ONKIU). Traditionally, this system, which was non-contributary at first, has been looked upon as providing financial rewards to government servants in the nature of an acknowledgment of past services rendered by them. These, rather than their own contributions which were introduced much later (1933) and have remained virtually nominal, are generally considered to be the basis for the benefits received. Hence, to this day, the Government Pension System is commonly regarded as being in a class by itself rather than a part of the social insurances. Nevertheless, it served as their starting point and has constituted a relatively stable and important part of the growing social security system which has come about not as a result of overall planning but through the gradual addition of programs to meet economic hazards yet unprovided for and offering protection to groups not theretofore covered.

The second stage of development in this process of gradual growth began in 1905 with the establishment of the first Mutual Aid Association for government workers (KYOSAI KUMIAI). This association of workers employed in the government-owned iron works set the pattern for later similar associations, first in other government enterprises and later in Ministries and other government agencies. The oldest surviving association is the one for government railroad workers established in 1907. Originally their purpose was to provide duty-connected accident and illness compensation as well as separation and, a little later, pension benefits to those manual and office workers who, though employed by the government, were not in the class of military or career civil officials and therefore not covered under the Government Pension System. In time, this program developed into a comprehensive government workers insurance program dovetailing with the Government Pension System to provide protection to government workers against both short and long run risks. Considerable differences used to exist in the scope and type of benefits provided by the individual association. Some of these differences have remained even after 1948 in which year the entire Mutual Aid System was put on a statutory basis and the first attempt was made at a limited unification.

Protective legislation for the benefit of workers in private industry dates back to the years 1905 and 1911 which saw the passage of the Mining and Factory Acts respectively. Again, these laws did not contain social insurance benefits proper among their protective provisions but merely stated the responsibility of employers covered to grant relief to workers who had been wounded, fallen ill, or died in course of duty, and to their survivors. Later social insurance legislation was closely tied in with these laws in that its application was first restricted to persons and establishments covered thereby. Actually, enforcement of the employers' liability features under the said two laws had to wait until implemented by their respective enforcement ordinances in August 1916. These specified the benefits to be provided by the employers (mines and enterprises in hazardous lines employing 15 or more, from 1926 ten or more workers) except in cases of contributory negligence (a limitation later removed). Effective January 1932, a new Laborers' Accident Relief Law extended this type of protection to workers in the construction, transportation, quarrying and some other hazardous industries to which neither of the two prior laws was applicable.

Social insurance proper for persons in private employment was first enacted in 1922. In that year, the Health Insurance Act was passed by the Diet but failed to be implemented until 1927. The first compulsory contributory social insurance scheme for workers in private employment, it provided medical care and sundry cash benefits to those insured both in duty-connected and other cases. Occupational injury compensation as such was put on an insurance basis for the first time in 1931. In that year the Laborers' Accident Relief Liability Insurance Law was enacted, effective 1 January 1932. The government acted as insurer for the employees subject to one of the several liability laws mentioned above, collecting contributions from them and providing the statutory benefits, as far as these were not being provided by Health Insurance and, later, Welfare Pension Insurance (See below).

Originally limited to workers employed in establishments covered by the Factory and Mining Acts and earning less than a stated annual amount, the Health Insurance Law was broadened through successive amendments in several significant respects. The scope of establishments covered was enlarged to include those employing five or more workers; new industries formerly exempted from coverage were added until virtually all branches of manufacturing, mining, transportation, commerce, banking, finance, insurance, advertising, etc. came under the law, leaving outside of it only agricultural, domestic and sea-faring employment. Persons employed in covered establishments became subject to the law regardless of the size of their earnings. Finally, benefits payable on behalf of dependents of the insured were added to the program.

On the other hand, twice in the course of its development, the program was somewhat curtailed in scope, the first time between June 1940 and March 1943 during which period a separate scheme for white-collar workers was in existence; the second time in September 1947 when all work-connected sickness and injury was taken out and became compensable under the newly enacted Workmen's Accident Compensation Insurance Law.

Pension or long-range protection for workers in private employment was slow in coming. A law effective January 1937 provided that certain employers should deduct a portion of their employees' wages and accumulate the money thus deducted plus an equal amount contributed by the employer against the time at which an employee left such employment. At that time the total accumulated to his credit would be paid him. This rather limited scheme of contributory dismissal compensations was the forerunner of, and was eventually liquidated into, the Laborers' Pension Insurance Law enacted in 1941, effective June 1942.

Another program showing certain similarities to social insurance and eventually absorbed by the Laborers' (Welfare) Pension Insurance scheme was the Post Office Group Annuities plan. Established in 1925 as an administrative extension of the Post Office Life Insurance program, existing since 1916, it offered old-age and survivors annuity insurance to groups of employees at preferred rates and, through other incentive provisions, invited employer contributions on behalf of the insured employees. With the transfer of accumulated premia and benefit credits to the Welfare Pension Insurance scheme, this program was abolished as of 1 October 1946 except for annuities due which continued to be paid thereafter.

Compulsory coverage of the Laborers' Pension Insurance Law, later renamed Welfare Pension Insurance Law, was originally restricted to male workers in establishments employing ten or more persons engaged in manufacturing, mining, transportation, power generation or working in the offices of juridical persons. Subsequent amendments broadened the coverage of this program, making it substantially the same as that of Health Insurance.

However, even prior to the enactment for this general pension scheme for workers in private employment, one group of workers enjoyed protection comparable to that available under both Health Insurance and later, Welfare Pension Insurance under a separate comprehensive scheme of their own, the Seamen's Insurance program, enacted in 1939, effective June 1940. Antedating the Welfare Pension Insurance program by fully two years, it anticipated the several types of benefits provided therein, thus constituting the first venture into the pension insurance field for other than government workers. Coverage under the law was determined by reference to the Mariners' Law, insuring the crews of all but the very small sea-going vessels and fishing boats. Subsequent amendments to the law kept its scope and provisions more or less in line with the foregoing two programs. Moreover, true to its initial concept of providing comprehensive coverage of risks to the occupational group for

which it was designed, it was later broadened to include within its framework unemployment insurance provisions comparable to those offered to land workers under a separate law (1947); also it retained the responsibility for on-duty accident and illness compensation and treatment when such jurisdiction was withdrawn from the Health Insurance and Welfare Pension Insurance programs and assigned to a newly established Workmen's Accident Compensation Insurance plan (1947).

Unemployment Insurance and Workmen's Accident Compensation Insurance applying, in one form or another, to both government workers and those in private employment, are postwar developments dating from 1947. Both constitute new ventures for Japan except for the very limited employers' liability provisions mentioned above and several attempts of limited duration to organize unemployment insurance on a municipal basis.

The Unemployment Insurance Act of 1947, effective 1 November of that year, as amended subsequently, provides compensation in case of involuntary unemployment to persons regularly employed in all but the very small establishments (less than 5 employees) in private industry - except agriculture and the professions - and to day laborers. Government workers, both national and local, are exempted on condition that substantially equal protection is extended to them by special enactment. This proviso has been implemented by special ordinances providing retirement or separation payments to such workers.

The Workmen's Accident Compensation Insurance Act, also of 1947, effective 1 September of that year, as implemented and amended subsequently, covers establishments of any size in the most hazardous industries and establishments employing five or more persons in other hazardous industries. However, with few exceptions, such as agriculture and domestic employment in private homes, all other workers as well as those covered under this law except unpaid family workers, enjoy protection against the costs of injury, sickness, invalidity, and death as well as income loss to the insured or his survivors by virtue of the universally applicable Labor Standards Law with or without voluntary insurance coverage under W.A.C.I. At the time of writing a special law of this type applying to government workers is in preparation; pending enactment they are compensated according to the provisions of the Labor Standards Law.

It is apparent from the foregoing that in due course both public and private employees, excepting agricultural workers, unpaid family workers, and those employed in very small establishments, have obtained reasonably complete all-around social security protection, although for workers in private employment under Welfare Pension Insurance old-age and survivors' pensions have not yet become payable. As for the rest of the population, persons engaged in agricultural and other employment excluded from most of the above compulsory social insurance programs and the large group of self-employed persons in any line of work excluded from all the above schemes, there is only one program for which they are eligible: National Health Insurance. This program, enacted in 1938 and operated on an impressively large scale since then, differs materially from all the others in that, except for a few years during the war (1942 through 1945), coverage has been essentially optional, first on an individual (or family) basis, and since July 1948 on a collective (local majority option) basis. The system is designed to dovetail with all the others providing medical and allied care by offering membership to families not, or not fully, protected under these other schemes. In practice, this means those not otherwise insured as well as dependents of those covered inasmuch as the latter enjoy protection only to the extent of one-half the cost.

Other essential differences between National Health Insurance and the other programs are found in the structure, administration, and financing of National Health Insurance which, regardless of its name, is a system of more or less unconnected city, town, and village medical care prepayment plans with the national and prefectural governments acting merely in a coordinating and supervisory capacity and providing a part of the funds.

Details of this system and of the other programs pertaining to coverage, benefits, financing, and administration are summarized below.

2. Coverage

Under all programs, with the exception of National Health Insurance, coverage is compulsory and as such, limited to persons of a certain employment status (in government work) or to those working for pay in establishments of a minimum size in certain specified industries. Traditionally, in Japan, these covered industries have been enumerated in the respective laws and to those not specifically included - if only because they were accidentally left out - the law would not apply. Only recently, with the 1949 revision of the Unemployment Insurance Law, a precedent was set for defining coverage by including all those establishments not specifically excluded in the law. The other programs applying to persons in private employment continue to follow the former method. Besides those liable to compulsory coverage, most programs include establishments and persons insured by virtue of voluntary or so-called "voluntary - continued" coverage. Voluntary coverage is obtained upon application by, and with the consent of, an employer (excluded from compulsory coverage either by type of industry or size of establishment) the majority of whose employees have petitioned him to that effect. Voluntary coverage under Workmen's Accident Compensation Insurance differs in that the decision to apply for it is entirely up to the employer. The government workers' programs and Seamen's Insurance do not provide voluntary coverage. "Voluntary continued" as distinct from "voluntary coverage" is always based on the personal decision of the insured who is about to leave or has just left covered employment. Such persons may apply for continued coverage subject to payment by them of the entire contributions due therefor. Such voluntary continued coverage is usually limited in time and extent. No provision is made for voluntary-continued coverage under either Unemployment Insurance or the Government Pension System. Under Health Insurance it is limited to six-months duration. Seamen's Insurance and the National Public Service Mutual Aid Association restrict it to the long-range phases of their programs, the latter scheme permitting it only in special cases in which promotion of lower to higher rank workers would otherwise lead to a partial forfeiture of accumulated pension credits inasmuch as those graded as "officials" obtain their long-term protection under the Government Pension System rather than from their Mutual Aid Association.

Under the schemes applying to government workers, coverage is defined simply by reference to regular employment status. The size of the establishment is not a consideration. On the other hand, it does matter whether the national, the prefectural, the city, or the town, or village government is the employer. The Government Pension System covers only those employed by the national government and some formerly so employed but, pursuant to the Local Autonomy Law, now under prefectural authority wherever they may be stationed. The National Public Service Mutual Aid System covers employees of the national government and prefectural employees formerly under the jurisdiction of the Home Ministry abolished in 1948. While the bulk of government workers are insured under one or both of these programs, others come under prefectural or city pension plans and/or Health Insurance, still others under town or village pension or dismissal compensation schemes. Under these circumstances total coverage at any one time is difficult to determine.

In National Health Insurance, potentially the most comprehensive and actually the largest of all programs, limitations to coverage have been set in fact, if not in law, by its basically voluntary character. To date, the largest percentage of its coverage is in the towns and villages, mostly rural, where the compulsory health insurance schemes cover but a small percentage of the local residents. Households not, or not fully, protected under any of the other schemes may obtain coverage under this one. Prior to July 1948 a local plan could be operated for any number of families which made it financially and administratively possible to do so. In most localities a large majority of the local households joined. Compulsory coverage of all local residents - with the exception of those covered under other health insurances - was possible upon majority request by action of the prefectural governor. Prior to 1942, this clause was seldom invoked. Between 1942 and 1945, additional provisions to this effect written into the law in 1942 combined with strong administrative pressure accomplished virtually complete coverage, at least on paper, through the establishment of an association in every locality of Japan with but a few exceptions - usually the large cities. The late war and early post-war period brought a reversal of this trend. In July 1948, the coverage provisions were completely revised, designating the local governments (villages, towns, and cities) as

the primary insurance carriers and leaving the associations in charge only where the local government declines or fails to assume this responsibility. In either case establishment of a National Health Insurance plan is contingent upon majority support by the local residents expressed through their local assembly and coverage includes all residents except those exempted by virtue of their membership in other plans.

One feature common to all the health insurance programs at their present stage of operation - although, with the exception of National Health Insurance, this was not true from the outset - is their extended coverage of members of the insured person's family and household. Eligibility to family coverage is usually interpreted quite liberally to include relatives living in the same household and actually depending on the insured for their main support. The number of dependents is not confined to those on whose behalf the so-called dependents' allowance is paid (as part of the wage) but is generally more inclusive. Since their exact numbers are not currently recorded, estimates based on occasional surveys, mostly on a sample basis, must serve in their place. A further complication as regards the count of dependents covered by the several health insurances is caused by the fact that an unknown number of them are covered by one of the compulsory health insurance programs and National Health Insurance at the same time - the latter supplementing the partial benefits received under any one of the former schemes. This impossibility of accurately gauging the number of dependents covered under each program and those covered by more than one has made the task of estimating coverage on the over-all very difficult. In the following an attempt to do so has been made. At best it should be considered as an approximation. The figures are impressive in that they reveal a peak coverage of over 90 percent of the population by one or more of the social insurances. Although present coverage has fallen considerably below this peak, owing to the decline of National Health Insurance, it still includes more than two-thirds of the present population of Japan (which is ten million above the prewar population).

TABLE 1. EXTENT OF COVERAGE FOR RISKS OTHER THAN HEALTH AND INJURY
SELECTED FISCAL YEARS 1925 TO 1949

Period	Old Age, Invalidity and Survivors'					Unemployment 1/
	Total Insured for Old Age, etc.	Paid Employees				
		Total	Welfare Pension	Seamen	NPSMAA and Gov't Pension	
Effective Date	XXX	XXX	1941	1939	1891	1947
1925	443,925	-	-	-	443,925	
1931	466,491	-	-	-	466,491	
1937	566,599	-	-	-	566,599	
1940		102,140	-	102,140	n.a.	
1941	1,639,567	119,564	-	119,564	1,520,003	
1942	5,231,431 2/	3,582,453	3,462,648	119,805	n.a.	
1943	6,063,207	4,414,229	4,291,361	122,868	1,330,495	
1944	10,218,759	8,440,806	8,318,552 3/	122,254	1,777,953	
1945	9,196,590	4,417,978	4,326,255	91,723	1,778,612	
1946	6,548,504	4,636,260	4,542,794	93,466	1,912,244	
1947	7,001,886	4,877,071	4,790,945	86,126	2,124,815	
1948	8,247,718	5,814,721	5,712,650	102,071	2,432,997	5,577,899
1949	8,235,142	5,918,767	5,793,918	124,849	2,316,375	6,396,676

1/ Includes seamen covered by seamen's insurance for unemployment.
2/ Includes an estimated figure for public employees based on coverage in 1941 and 1942.
3/ Women employees and salaried employees first covered in 1944.
SOURCE: Prepared from statistics submitted by sources indicated in the tables on benefits granted.

TABLE 2. EXTENT OF COVERAGE FOR HEALTH AND INJURY, FISCAL YEARS 1926 TO 1949 1/

Period	Non-Occupational Insurance for Paid Employees					N.H.I. (Rural, Self-Employed, Etc.) 4/	Occupational Insurance		Dependents of Paid Employees 2/				
	Total 2/	Health Insurance		Seamen's Insurance	M.P.S.M.A.A.		MACI 5/	Seamen	Total 3/	Health Insurance		Seamen's Insurance	M.P.S.M.A.A.
		Government Managed	Society Managed							Government Managed	Society Managed		
Effective Date	XXX	1926		1940	1905	1938	1947	1947	XXX	1940		1948	
1926	1,941,446	1,140,865	800,581		n.a.								
1927	1,889,244	1,115,221	774,023		n.a.								
1928	1,933,613	1,160,953	772,660		n.a.								
1929	1,881,893	1,146,258	753,635		n.a.								
1930	1,547,780	933,683	614,097		n.a.								
1931	1,633,237	1,047,553	585,684		n.a.								
1932	1,720,199	1,122,141	598,058		n.a.								
1933	2,001,481	1,294,926	706,555		n.a.								
1934	2,326,694	1,503,550	823,144		n.a.								
1935	3,043,868	2,096,657	947,211		n.a.								
1936	3,451,470	2,346,637	1,104,833		n.a.								
1937	3,846,868	2,503,157	1,343,711		n.a.								
1938	4,275,100	2,766,016	1,509,084		n.a.	507,600							
1939	4,769,911	3,029,366	1,740,545		n.a.	1,275,300							
1940	5,773,997	3,550,136	2,121,721	102,140		3,052,700			13,045,271	8,165,313	4,879,958		n.a.
1941	7,734,071	3,629,959	2,464,545	119,564	1,520,003	6,724,500			17,182,031	8,348,906	5,658,454		3,164,671
1942	7,971,463	3,464,358	2,962,051	119,805	n.a.	22,674,500			17,693,560	7,968,023	6,812,717		n.a.
1943	9,486,831	4,169,352	3,864,116	122,868	1,330,495	37,480,300			21,137,967	9,587,510	8,887,467		2,660,990
1944	11,382,849	4,654,980	4,827,662	122,254	1,777,953	40,677,300			25,355,249	10,706,454	11,103,623		3,545,172
1945	5,981,787	2,323,667	1,787,785	91,723	1,778,612	40,917,900			13,762,234	5,344,434	4,111,906		3,705,894
1946	6,364,080	2,270,345	2,088,025	93,466	1,912,244	42,382,300		93,466	14,040,817	5,221,794	4,802,458		4,016,565
1947	6,982,007	2,483,840	2,287,226	86,126	2,124,815	32,376,200		86,126	14,547,758	5,712,832	5,260,620		3,574,306
1948	8,483,833	3,278,701	2,670,064	102,071	2,432,997	25,826,890	6,268,069	102,071	18,166,656	7,541,012	6,141,147	204,142	4,280,355
1949	8,536,151	3,267,797	2,827,130	124,849	2,316,375	27,857,783	6,971,885	124,849	18,561,034	7,515,933	6,522,399	249,698	4,273,004

NOTE: For footnotes, see page 4.

TABLE 2. EXTENT OF COVERAGE FOR HEALTH AND INJURY, FISCAL YEARS 1926 TO 1949

Footnotes

1/ Number of persons insured at the end of each fiscal year.
2/ Estimated.
3/ National Public Service Mutual Aid Statistics not available before 1941. Note that the increase in 1941 is largely inclusion of these figures.
4/ All persons insured included in this column. Under N.H.I. there is no differentiation between head of family and dependents in so far as benefits are concerned.
5/ Workmen's Accident Compensation law passed 1947. Prior to that date occupational as well as non-occupational injuries and diseases were compensated for through the Health Insurance Act, the National Public Service Mutual Aid, and the Government Pension Law without regard to source of injury.
6/ Includes an estimated number of insured under N.P.S.MA.A. based on 1941 and 1943 statistics.

3. Benefits

Taken in conjunction, the social insurance programs applicable to wage and salary earners, whether in private or public employment, are designed to provide protection against both the so-called short-term and long-term risks. By "short-term risks" is meant sickness, accident, childbirth, wage loss due to temporary incapacity for work, and funeral expenses; also included is wage loss due to unemployment. The "long-term risks" are understood to include old age, permanent invalidity and death (loss of support to survivors). The one program open to the self-employed, National Health Insurance, offers only short-term protection varying in scope and extent according to local interest, financial and administrative ability. Thus "long-term" benefits are not available to the self-employed, wage and salary earners not covered by the compulsory pension laws, unpaid family workers and all those not in the labor force.

Under all programs the "short-term" benefits include both services in kind (medical, dental, surgical, nursing, midwifery) and cash benefits. The latter are of two types, either in lieu of benefits in kind, where such were not conveniently available, to refund fully or in part the expenses incurred by the insured or else cash compensation for income losses sustained due to illness or involuntary unemployment. With the exception of National Health Insurance, medical and allied care benefits for primary insured are designed to make available necessary care free of charge except for a nominal fee levied under Health Insurance on the occasion of the first visit to a doctor's office. Certain services, medicines, prostheses, etc. for which less expensive equivalents are available may not be dispensed, however, nor is it permissible for the insured to obtain them by "paying the difference."

Dependents of persons insured under any of the compulsory schemes may obtain the same benefits at a rate of 50 percent of the cost except that they are ineligible, naturally, as dependents, for benefits compensating for wage loss. Under National Health Insurance, family head and dependents are treated alike. Most are required to bear a part of the expense for treatment themselves, usually 50 percent.

By virtue of the combination of benefits in kind and cash payments in lieu thereof, insurance medical and allied care can be obtained everywhere throughout Japan. So-called insurance physicians and dentists are appointed in all of Japan by the prefectural governors at the doctors' own request (during the war years this service was practically compulsory) and serve those insured under any of the compulsory schemes upon presentation of his insurance card. As regards hospitals and other installations for treatment, the great majority of public institutions is open to insurance patients by contracts entered into by the insurance carrier usually on a national or prefecture-wide basis with the organizations operating hospitals, sanatoria, etc. In addition, several of the health insurances have their own medical facilities in which social insurance patients enjoy priority. Under National Health Insurance, medical purveyors serve one or more insurance carriers at their own request upon appointment by the particular carrier. Hospitals and clinics, other than those owned or operated directly by the National Health Insurance carrier, likewise serve by contract, usually on a local or prefectural basis.

In addition to the "short-term" benefits specified in the law, all health insurance programs offer what is broadly described and authorized by law as "health services" or "health and welfare facilities." They comprise a variety of supplementary benefits such as health education, preventive immunizations, sports meetings, accomodation in recuperation centers and rest homes, and others.

All short-term benefits in kind are of limited duration but usually long enough to protect the insured for the duration of the emergency. As a rule, extensions in duration are provided for tuberculosis cases.

Long-term benefits consist almost entirely of cash payments, either recurrent (pensions, annuities) or in one-time lump-sum grants ("allowances"). As a rule, the latter are payable in cases of minor losses or when the beneficiary failed to qualify under the more rigorous provisions governing eligibility to the former. During the first 15 to 20 years of maturation of the pension programs for persons in private employment, allowances have constituted the bulk of the benefits paid and, barring changes in the respective laws, will continue to do so for the next few years. The only benefits rendered in kind under the pension schemes are orthopedic and prosthetic services which are furnished to invalids, usually in special institutions serving under contract as social insurance subsidiaries. (See below, under Administration).

More detailed descriptions of the benefits currently available under each of the programs now in operation are given below along with the statistical data pertaining thereto.

4. Administration

Under the majority of social insurance programs now operating, the administration is largely in the hands of the national government. Only one program, National Health Insurance, is basically local in character with the national and prefectural governments acting merely in a supervisory capacity. However, there is considerable decentralization under most of the other programs as well, in that the bulk of the operational responsibility is delegated to the lower levels of government or autonomous insurance carriers other than the government.

On the national level, the Ministry of Welfare is responsible for administration of Health Insurance, Welfare Pension Insurance, Seamen's Insurance and for the administrative supervision of National Health Insurance. The Ministry of Labor administers the Unemployment Insurance and Workmen's Accident Compensation Insurance programs. The Government Pension System comes under the jurisdiction of the Prime Minister's Office except for collections which are under the supervision of the Ministry of Finance, and the payment of benefits which is accomplished through the post offices (Ministry of Communications; this method of payment is quite prevalent also under other insurance schemes, particularly in paying pensions). The National Public Service Mutual Aid Associations, finally, are under the general supervision of the Ministry of Finance but enjoy considerable self-administration within the respective agencies in which they are established.

On the prefecture level, the programs which come under the authority of the Ministry of Welfare are administered or supervised by the prefectural Welfare Department, specifically its Insurance Section. The line of authority from these Insurance Sections to the Ministry of Welfare is direct in all but the name, and their employees are national government employees, excepting only those engaged in the supervision of National Health Insurance. The same holds true of the 44 Social Insurance Branch Offices throughout Japan aiding in the administration of Welfare Pension Insurance, certain phases of Seamen's Insurance and one part of Health Insurance called "government-managed Health Insurance." The other part, roughly one-half of Health Insurance in terms of persons covered, is called society-managed Health Insurance because the management is delegated to the administrative organs of the autonomous Health Insurance Societies representing both management and the insured of the large-scale enterprises in which they have been established to carry out the Health Insurance program for their employees. In regard to these societies the Ministry of Welfare and the prefectural Welfare Departments retain general supervision and residual responsibility in case of mismanagement. Most Health Insurance Societies have branches in several prefectures wherever the company maintains an establishment. They file reports with the prefecture in which their head

office is located but, for all practical purposes, they are subject directly to the jurisdiction of the Ministry. Similarly, National Health Insurance carriers, be they municipalities or associations, are autonomous in the management of their affairs. Their closer link with the prefectural rather than national administration is symbolized by the fact that local supervision over them is exercised not by the Social Insurance Branch Offices but rather by the prefectural District Offices being all-purpose field offices of the prefectural government.

Unemployment Insurance is the responsibility of the prefectural Economics or Labor Department and with regard to claims-taking and job referrals the roundly 550 Public Employment Security Offices (PESO) and branch offices operated throughout the nation which have a hybrid national-prefectural status but operate in actuality as field offices of the national government. These offices serve not only unemployed landworkers but, along with the Maritime Office, established under the authority of the Ministry of Transportation, also help seamen to find work.

Workmen's Accident Compensation is administered by the Labor Standard Offices located in each prefecture and their branches called Labor Inspection Offices, numbering altogether about 380 distributed throughout Japan. They are entirely under national control.

The Government Pension System is administered through national disbursing officers stationed in the field and the Accounting Section of the prefectural government. Municipal schemes are self-administering under prefectural authority but sometimes operated jointly by more than one locality.

The National Public Service Mutual Aid Associations, finally, are locally self-administering also, subject, in the prefecture as well as nationally, to the authority of the chief of the agency in which they are established. Regarding collections, payments, and reports, their local branches are administratively tied in with the prefectural Accounting Section and the 52 Local Finance offices being field offices of the Ministry of Finance.

Under all programs for employed persons, collection of contributions and turning them over to the administrator are incumbent upon the employer. Under Seamen's Insurance, associations of employers (ship owners) perform these functions. Other auxiliary organizations usually assuming some marginal administrative responsibilities are the several federations of insurance carriers which exist under the society-managed part of Health Insurance, National Health Insurance and the National Public Service Mutual Aid Association program.

More intimately involved in the administration of sundry programs, specifically their benefit phase, are several subsidiary organizations of which the Social Insurance Society (or Foundation), the Welfare Society (or Foundation), the Seamen's Insurance Society and the Social Insurance Medical Fee Payment Fund are the most important. The first three are non-profit organizations established since 1937, originally endowed or financed by employers subject to the respective insurance programs and, until recently, subsidized by the government. Their chief function is to operate hospitals, clinics, sanatoria, and rest homes for the benefit of the insured. Also they publish information and publicity media. They function through daughter societies (formerly local chapters) in several or all prefectures and are self-governing subject to some government supervision. Their existence is founded on the "health and welfare service" provisions of the respective laws and the services which they render to the insured are based on contracts concluded between them and the several insurances.

The Social Insurance Medical Fee Payment Fund is a non-profit juridical person established in 1948 by public law with a small endowment by the government and under its supervision. Its purpose is to examine bills submitted by medical purveyors for care given to insured and to pay them with despatch. The Fund maintains a central office and one branch office in each prefecture. The central office concludes agreements with the insurance carriers, including the government, or federations of insurance carriers on the basis of which the contracting programs avail themselves of the service of the Fund, agree to pay the administrative fee and to have on deposit with the Fund at all times enough money to meet their current obligations. At present, Health Insurance, both government-managed and society-managed, Seamen's Insurance, and 26 out of the 29 National Public Service Mutual Aid Associations participate in the Fund. Consequently, Insurance Sections and branch offices, Health Insurance and Mutual Aid Societies have delegated to the prefectural branch offices of the Fund the payment of doctors' and dentists' bills as well as their examination and audit which is performed by committees staffed by doctors representing the several interests involved. The fact that the Fund in exercising its service function cuts across the established lines of administrative divisions between the several programs may turn out to be a significant precedent.

The operations of the Social Insurance Medical Fee Payment Fund do not affect benefit payments by other than the said health insurances. Nor do they affect the payment of cash benefits under any program nor benefits in kind given in facilities owned or operated directly by the insurance carriers in which personnel is employed on a salary basis.

Cash benefits for wage loss due to sickness, maternity, or unemployment, funeral benefits and other short-term cash benefits are paid by the local administrative offices or branch offices of the insurer. Long-term benefits on the other hand, are paid from or at least certified by the central offices of the respective insurance carrier. The only exception to this rule is Welfare Pension Insurance under which program records were decentralized during the war to the prefectural Insurance Sections and Social Insurance Branch Offices and long-term benefits are certified and paid by the office located in the jurisdiction of last covered employment where application has to be filed.

One-time payments are made immediately upon certification, pensions are paid quarterly. Short-term benefits are paid in cash or by check or money order. The prevailing method of paying long-term benefits is through the post office located nearest the residence of the beneficiary.

Two further types of auxiliary institutions involved in the administration of the social insurance, sandwiched in, as it were, between court litigation and legislation, are a number of advisory councils and the referees and appeals committees. Referees in the field serve to handle in an informal way complaints under any of the compulsory programs for workers in private industry except Workmen's Accident Compensation Insurance under which this task is entrusted partly to the labor inspectors charged with the detection of violations of the (overall) Labor Standards Law, and partly to the appeals committees named below. From the decision of the referees, appeals may be taken to national appeals committees. In the National Public Service Mutual Aid Associations the primary instance is a tripartite appeals board established for one or more of them. Under National Health Insurance and Workmen's Accident Compensation Insurance, likewise, representative appeals committees, one for each prefecture, serve as first instance. Under either type, appeals from decisions of the committee may be taken to courts of law. The Government Pension System as yet has not established comparable procedures except for petitions through administrative channels.

Recent consolidation moves have reduced the number of councils permanently established at the national level, to two representative advisory councils (one for employment security and one for the other private workers' programs) and the Central Social Insurance Medical Council. This council, staffed mostly by physicians representing the interests concerned, is charged with advising on matters concerning the care given by medical purveyors and to recommend appropriate insurance medical care fees. Corresponding councils exist in each prefecture. Also there have been established at the prefectural level and in the municipalities serving as insurance carriers for National Health Insurance representative committees to advise on matters pertaining to this program.

Finally, in anticipation of a consolidated social security system, an overall advisory and planning committee was established at Cabinet level in December 1948. This Social Security Council with representatives from the national Diet, the Administration, the private interests concerned, and the general public is consulted in current program developments with a view to ensuring coordination between programs and in preparation of a comprehensive plan which it is engaged in formulating.

5. Financing

All programs, excepting workmen's compensation, currently in operation are based on the contributory principle. Under the programs for persons in private or public

employment contributions are paid by the employees covered and by their employers, usually but not always in equal shares. Under the public workers' schemes the government assumes the role of employer. In addition, the government subsidizes all schemes, albeit in widely varying measure. Only the Workmen's Accident Compensation Insurance program is an exception in both respects, as it is financed exclusively from employer contributions and does not receive either employee contributions or government subsidies. National Health Insurance does not follow the employer-employee financing pattern but is based on contributions from each covered household regardless of the employment status of the householders. Most of the householders are self-employed. Persons employed by them and without households of their own are generally considered members of the employer's household and he is liable to pay for them as part of his total contribution. As can be seen from the more detailed description following, however, that part of the total contribution which is assessed on a per-capita basis is a small share of the total.

SYNOPSIS OF THE SOCIAL INSURANCE FINANCING*

Program	Tax Base	Tax Rate and Sharing of Liability	Subsidies
Health Insurance under Government Management.	All income except allowances and bonuses paid irregularly or less frequently than every three months. Maximum taxable income is ¥24,000 per month or ¥800 per day. Workers are grouped into 19 standard remuneration classes for tax and benefit computation purposes ranging from ¥2,000 to ¥24,000 per month or ¥70 to ¥800 per day.	Total: 5.50% of taxable income. Employer: 2.75% of taxable income (50% of total tax). Employee: 2.75% of taxable income (50% of total tax).	According to the law, the national government is supposed to pay the cost of administration. No national government subsidy is provided toward the cost of benefits. No other subsidies are received from any source. The administrative cost is estimated to amount to at least 10% of the cost of benefits. Nevertheless, the subsidy for fiscal year 1949-50 amounted to less than 1% of the cost of benefits or of employer-employee contributions.
Health Insurance under Society Management.	Same as above	Total: Total contribution rates vary between societies. As of May 1949 they ranged from 3% to 8% of taxable income. The average rate amounted to 4.74%. (At that time the total contribution rate under government-managed Health Insurance was 4.4% of taxable income). Employer: Percentage of taxable income contributed by employer varies between societies. As of June 1948, in 306 societies (42.5% of all societies) the employer paid 50-60% of the total tax; in 266 societies (37.5% of all) he paid 70-80%; in 31 (4.7% of all) he paid 80-90%; in the remaining 5 (1.2% of all) he bore in excess of 90%. Employee: Percentage of taxable income contributed by employee varies between societies. As of June 1948, it ranged from 1% to 1.3%. By law, it cannot exceed 3% of taxable wages.	Same as above, except that in addition to national government subsidies most societies receive open or hidden subsidies from the employer, over and above his contributions, in the form of employer-financed medical facilities, personnel, supplies, etc.
Welfare Pension Insurance.	All income except allowances and bonuses paid irregularly or less frequently than every three months. Maximum taxable income is ¥8,000 per month or ¥270 per day. Workers are grouped into 10 standard remuneration classes (see above) ranging from ¥2,000 to ¥8,000 per month or ¥70 to ¥270 per day.	Present (temporary) rates: (Not including contributions for old-age pensions except on a nominal tax base of ¥300) Total: 3.50% of taxable income for underground miners; 3.00% of taxable income for all other workers. Employer: 1.75% of taxable income of underground miners (50% of total tax); 1.50% of taxable income of all other workers (50% of total tax). Employee: Same as employer. Regular rates: (Including contributions for old-age pensions on same tax base. Presumably to take effect before old-age pensions become payable in 1956). Total: 12.3, 9.4 and 5.5% for underground miners, other men and women, respectively. Employer: 6.15% of taxable income of underground miners (50% of total tax); 4.70% of taxable income of other men (50% of total); 2.75% of taxable income of women (50% of total). Employee: Same as employer. ("Voluntary continued insured," pay a temporary rate of 2.6% -- the regular rate is 7.8% -- all borne by the individual.)	The national government pays the cost of administration plus 20% of the cost of benefits for underground miners and 10% of the cost of benefits to others. No other subsidies are received from any source. In the last completed fiscal year (1949), total national government subsidies amount to 33% of the cost of benefits or 4% of employer-employee contributions.

SYNOPSIS OF THE SOCIAL INSURANCE FINANCING* (Continued)

Program	Tax Base	Tax Rate and Sharing of Liability	Subsidies
Seamen's Insurance.	Same as under Health Insurance.	Present (temporary) rates: (Not including contributions for old-age pensions except on a nominal tax base of ¥500.) Total: 13.00% of taxable income. Shipowner: 8.80% of taxable income (67.70% of total). Seaman: 4.20% of taxable income (32.30% of total). Regular Rates: (Including contributions for old-age pensions on same tax base as for other benefits. First old-age pensions payable in 1950) Total: 21.40% of taxable income. Shipowner: 13.00% of taxable income (60.75% of total). Seaman: 8.40% of taxable income (39.25% of total). ("Voluntary continued insured," 10% -- all borne by the individual.)	The national government pays the cost of administration plus 20% of the cost of long-term (invalidity, old-age and survivors) benefits excepts those due to job-connected causes, and 33.33% of the cost of unemployment benefits. The cost of benefits payable for war-connected causes is entirely borne by the national government. No other subsidies are received from any source. In the last completed fiscal year (1949), total national government subsidies amounted to 16% of the cost of benefits or 11% of employer-employee contribution.
National Health Insurance.	Contribution usually a composite of three factors: (a) capacity to pay, commonly based on member's local residents' tax assessment. Typically 50% of the total contribution to be levied by the insurer is assessed on this basis; (b) number of persons in the household, typically 30% of total contributions is assessed on this basis; (c) the remaining 20% of the total is raised usually from contributions levied at a uniform flat rate on all member households.	Entire contribution for all insured persons in the household is borne by the member (head of household). Tax rates vary between communities (insurers) and between members (see column on left). Standard contribution recommended by Ministry of Welfare for the fiscal year 1949 was ¥2,000 per household per year. Assuming for 1949 an average (rural) household income of ¥120,000, this standard would amount to an average tax rate of less than 2%. Actual contributions fall considerably below this standard in most communities. However, in addition to the contribution, insured persons requiring medical care normally bear a part of the cost of treatment ("partial liability") usually amounting to 50% of the doctor's bill.	The law authorizes the national, prefectural and municipal governments to subsidize National Health Insurance but does not oblige them to do so; nor does it specify the method or extent of subsidization. In practice, prefectural and local subsidies, usually appropriated on a membership capitation basis, have been very small. National subsidies have followed a pattern developed administratively over the past years in the annual budget negotiations between the Welfare and Finance Ministries. Accordingly, the national government has subsidized the prefectures, the prefectural federations of National Health Insurance carriers and the individual insurance carriers at the rate of one-half the administrative expenses; also it has subsidized the individual insurance carriers at the rate of one-third of their health guidance and disease prevention cost; finally, it has borne one-third of the construction and establishment expenses of insurer-owned and operated hospitals and clinics. No subsidy has been given toward the cost of medical care and other benefits and none toward the cost of operating hospitals and clinics. Moreover, the above-named subsidies have been subject to rather low cut-offs. In the last two fiscal years (1948 and 1949), total national government subsidies amounted to 16% and 10%, respectively, of the estimated cost of benefits or 15% and 10%, respectively, of membership contributions (including partial liability of the injured for treatment received).
National Public Service Mutual Aid Associations.	Monthly "base pay," exclusive of all allowances and bonuses but without limit as to amount earned. Contributions and benefits based on actual salary or wage regulated by government pay scales ranging from ¥2,400 to ¥23,620 per month.	Total contribution rates vary between associations, and even within associations depending on the extent of protection granted. The combined employer (government)-employee rate for those enjoying only short-term protection, i.e., medical and allied benefits and "calamity" and funeral benefits (persons who are "officials" ordinarily draw their long-term protection under the Government Pension System), is generally over 6% of taxable income (rates vary from 5.6 to 7.6%); the combined rate for the others enjoying both short-term and long-term protection, i.e., adding invalidity, old-age, retirement and survivors benefits, is generally 17.1%(rates vary from 17.1 to 19%). Government: 50% of short-term benefit cost and 55% of long-term benefit cost. Employee: 50% of short-term benefit cost and 45% of long term benefit cost.	National government payments in excess of 50% of benefit cost (contributed as employer's share) are in the nature of subsidies. They range from 10.1 to 12 percent of pay-rolls subject to contributions for long-term risks, plus the cost of administration. Three associations whose members are not national government workers but enjoy assimilated status under local government receive equivalent subsidies from the prefectural governments.

SYNOPSIS OF THE SOCIAL INSURANCE FINANCING* (Continued)

Program	Tax Base	Tax Rate and Sharing of Liability	Subsidies
Government Pension System.	Same as above except that the government pay scales of those persons covered under this program range from ¥3,565 to ¥23,620 per month.	The only contributions are those levied at a rate of 2.0% on the employee's taxable income. The government does not match these contributions nor does it earmark them or keep them in a special fund.	The government pays the entire cost of administration plus benefits provided in the law when due. To this effect it appropriates from general revenue each year the amounts necessary over and above contributions currently collected. The approximate share of the total cost borne by the government over the past few years has been well over 90%. (The last completed year for which figures are available, calendar year 1948, is somewhat typical owing to the fact that contributions were levied on the new, higher salary scale while the bulk of benefits was still being paid on the former obsolete basis. This maladjustment has been corrected and, therefore, the share of the total cost borne by the government is expected to revert to the above figure.)
Unemployment Insurance.	All income including irregular allowances and bonuses. No maximum limit. Workers are grouped into 100 standard remuneration classes, ranging from ¥300 to ¥20,000 per month, for tax computation purposes. Wages exceeding ¥20,000 are taxed in the actual amount. The above tax base is used only to compute the worker's contribution and not benefits. The employer's contribution is computed on the basis of his total actual payroll.	Total: 2.00% of all income. Employer: 1.00% of total payroll (approximately 50% of total tax). Employee: 1.00% of income (approximately 50% of total tax).	The national government pays the cost of administration plus 33.33% of the cost of benefits. No other subsidy from any source. In 1949 to 1950, the national government subsidies amounted to 35.83% of the estimated cost of benefits, or 21.15% of the expected employer-employee contributions.
Workmen's Accident Compensation Insurance.	Total payroll. Contributions are computed by multiplying total payroll by the tax rate of the industry of which the establishment is a part.	Total (all paid by employer) varies according to industry (but not according to occupation within an industry or establishment) from 0.15% to 4.40% of the payroll. Experience rating to be introduced after five years of operation.	No subsidies whatever.

* All data as of the end of the fiscal year 1949 (31 March 1950), except where stated otherwise. For brevity's sake the contributions are here referred to as "tax" which is technically not accurate for Japan.

Note: Data on Japanese social insurance have not been assembled before on as comprehensive a scale as here presented. Despite its comparative completeness, however, these data are deficient in some respects which are apparent and may be in others not obvious to the reader or even the compilers. Japanese statistics, at least in this field, cannot always be considered as reflecting accurately and completely the operations performed during the period reported on. More safely they might be regarded as mere approximations subject to sundry adjustments. Unfortunately such adjustments as may be in order frequently are left undone or, if done, are themselves not free of flaws. Since traditionally certain statistical shortcomings—though sometimes not unknown to those responsible for reporting—do not seem to cause them undue worry, it has not been uncommon that upon discovery, bygones were left bygone with the laudable resolve to do better in the following reporting period. Since the compilers were unable to retrace the series of figures for years past, they cannot exclude the possibility of such imperfections in the tables here presented—a limitation which they feel duty-bound to point out.

All statistical data in this report refer to Japanese fiscal years which end on 31 March of the year following the designated date.

HEALTH INSURANCE

I. Historical Summary

A. Legislative History

Legal Source and Date of Enactment	Summary of Contents	Effective Date
1. Law No. 70, 22 Apr 1922	Basic law establishing the Health Insurance Program.	Originally 1 Apr 1924; postponed to 1 Jan 1927
1a. Law No. 26, 28 Mar 1926	Establishing Health Insurance Special Account.	1 Jan 1927
2. Law No. 34, 28 Mar 1926	Setting enforcement date of Health Insurance to be 1 January 1927 with coverage as of 1 July 1926.	1 Jul 1926, 1 Jan
3. Law No. 20, 28 Mar 1929	Matters pertaining to financial administration, establishment of Health Insurance Societies, disqualification, appeals and penal provisions; liberalization of "voluntary continued" coverage	1 Jul and 1 Oct 1929
4. Law No. 13, 26 Mar 1934	Expansion of coverage, including voluntary coverage.	1 Jan and 1 Apr 1935
5. Law No. 74, 6 Apr 1939	Extension of benefits to dependents, extension of duration of benefits for special diseases and other changes in benefit provisions; opening of social insurance facilities to persons not insured; tightening of provisions governing contributions.	1 Jun and 1 Jul 1940
6. Law No. 35, 6 Mar 1941	Consolidation of several appeals committees into one central committee and one local one in each prefecture.	1 Jul 1941
7. Law No. 59, 10 Mar 1941	Extension of compulsory coverage of the Health Insurance Law.	1 Nov 1941
8. Law No. 38, 21 Feb 1942	Absorption into the Health Insurance of the very similar yet separate program for white collar workers established by Law No. 72, 6 April 1940 with simultaneous broadening of coverage, differential premium rates, and tighter coordination with National Health Insurance. Expansion of benefits, addition of "health facilities" established by the government or at its direction. Compulsory designation of Health Insurance Doctors and dentists. Institution of national subsidies.	1 Jan and 1 Apr 1943
9. Law No. 21, 15 Feb 1944	In connection with the broadening of the Laborers' Pension Insurance Law, redesignated as Welfare Pension Insurance Law, benefit provisions were made to dovetail.	1 Jun and 1 Oct 1944
10. Law No. 45, 1 Apr 1947	In consequence of the enactment of the Labor Standards Law (Law No. 49, 5 April 1947) and the Workmen's Accident Compensation Insurance Law (Law No. 50, 5 April 1947) treatment and cash compensation for work-connected causes was removed from the Health Insurance program. Existing limitations on coverage (by income limits) were removed. Establishment of social insurance referees and new appeals system. Increase in taxable wages.	1 Jun and 1 Sep 1947
11. Law No. 200 17 Dec 1947	Transfer of substantive provisions contained in the Enforcement Regulations to the Health Insurance Law and other administrative ordinances to the body of the law.	1 Jan 1948
12. Law No. 126 10 Jul 1948	Extension of compulsory coverage to persons employed by city, town, and village governments, increase of cash benefits, taxable wages, contribution rates.	1 Aug 1948
13. Law No. 28, 29 Dec 1948	Increase of taxable wages.	1 Jan 1949
14. Law No. 37, 30 Apr 1949	Increase of taxable wages and contribution rates, reenactment of partial liability systems with regard to first visit to doctor's office.	1 May 1949
15. Law No. 47, 31 Mar 1950	Consolidation of a variety of councils and committees into one Social Insurance Council on the national level (advisory for Seamen's and Welfare Pension as well as government-managed Health Insurance), one Social Insurance Medical Council on the national level (for guidance on professional matters and doctors' fees in Health Insurance, Seamen's Insurance, and National Health Insurance) - also one council with similar functions in each of the prefectures - and a Social Insurance Committee on the national level to serve as second instance in cases of appeal against decisions of the referees in the prefectures.	1 Apr 1950
16. Law No. 79, 31 Mar 1950	Due to an amendment in certain tax laws, Health Insurance Societies became subject to national and local corporation and income taxes.	1 Apr 1950
17. Law No. 124, 1 May 1950	Decreases in the penalties for arrearage in contributions.	1 May 1950

B. Coverage Provisions

Period	Subject to Compulsory Coverage	Eligible for Voluntary Coverage
1. 1 Jan 1927 to 31 Mar 1935	Workers, including white-collar workers, earning not in excess of ¥1,200 per year from employment in any of the following establishments: a. Factories subject to the Factory Law (Law No. 49, 29 March 1911, applying to (1) factories employing ten or more workers, (2) factories in which work is hazardous or possibly detrimental to the health of the workers). b. Mines and factories subject to the Mining Law (Law No. 45, 8 March 1905 applying to enterprises engaged in prospecting for and extraction of minerals and others related thereto).	a. White collar workers employed in establishments covered by the law but earning in excess of ¥1,200 per year. b. All workers not compulsorily covered who are employed in manufacturing, mining, power generation, transportation, loading and unloading establishments.
2. 1 Apr 1935 to 31 Oct 1941	All workers, except white-collar workers earning in excess of ¥1,200 per year, employed in any of the following establishments: a. As above	All workers employed in establishments engaged in any of the industries compulsorily covered employing less than five persons.

B. Coverage Provisions (Continued)

Period	Subject to Compulsory Coverage	Eligible for Voluntary Coverage
2. 1 Apr 1935 to 31 Oct 1941 (Cont'd)	b. As above c. Other manufacturing or mining establishments employing 5 or more persons. d. Establishments engaged in power generation, transmission or supply employing 5 or more persons. e. Railway transportation establishments employing 5 or more persons.	
3. 1 Nov 1941 to 31 Mar 1943	All workers, except white-collar workers earning in excess of ¥1,200 per year, employed in any of the following establishments: d - e. As above f. Establishments engaged in transportation other than by railroad, including loading and unloading of freight, employing 5 or more persons. g. Establishments engaged in incineration, garbage removal, or slanghtering, employing 5 or more persons.	All workers employed in establishments in any of the industries compulsorily covered employing less than 5 persons; workers employed in agricultural and related establishments.
4. 1 Apr 1943 to 31 May 1947	All workers, except white-collar workers earning in excess or ¥1,800 (1 October 1944 to 31 March 1946, ¥2,400; 1 April 1946 to 31 May 1947, ¥7,200) per year, employed in the following establishments: a and b. As above c. Other manufacturing and mining establishments and commercial establishments employing 5 or more persons. d. Establishments engaged in the generation, transmission, or supply of power, employing 5 or more persons. e. Transportation establishments employing 5 or more persons. f. Establishments engaged in incineration, cleaning, or slaughtering. g. Offices of juridical persons employing 5 or more persons.	a. White-collar workers earning in excess of stated maximum amounts in covered employment. b. All workers employed in establishments not liable to compulsory coverage.
5. 1 Jun 1947 to 31 Jul 1948	All workers employed in establishments employing 5 or more persons. a. Manufacturing, mining, and commercial establishments. b. Transportation establishments. c. Establishments engaged in incineration, cleaning, or slaughtering. d. Offices of juridical persons.	All workers employed in establishments other than those liable to compulsory coverage.
6. 1 Aug 1948 to Present	All workers enumerated above plus city, town, and village officials.	

Note on Dependents' Coverage

Prior to 1 April 1943, dependents were defined as persons who live in the same household with the insured and derive their main support from him. Between 1 April 1943 and 31 July 1948, the latter of the two foregoing conditions was the only requirement to qualify as dependent. From 1 August 1948 the term has been restricted to apply only to lineal ascendants, spouses (including those living as such though not legally married) and children of the insured deriving their main support from him; also such other persons as live in the same household with the insured and derive their main support from him. Even with these limitations, the scope of this definition is considerably more liberal than the one used for purposes of dependents' allowances generally paid as part of the working wage. The latter does not include members of the household other than spouse and lineal ascendants and decendants and stipulates age limits for the two last-named.

A Note on the Separate White-Collar Workers' Health Insurance Program:

A separate scheme paralleling closely the provisions of the main program but charging a little lower rates was in existance for white-collar workers from 1 June 1940 until 1 March 1943. Aside from those liable to compulsory coverage and those covered under the provisions for voluntary coverage given below, those white-collar workers who worked in factories, mines, and other establishments whose employees were subject to coverage under the Health Insurance Law and who had in fact become covered under that law, had the option of transferring to the white-collar workers' program.

Period	Subject to Compulsory Coverage	Eligible for Voluntary Coverage
1. 1 Jun 1940 to 1 Mar 1943	All white-collar workers, excepting those covered by Health Insurance, earning not in excess of ¥1,200 per year employed in establishments regularly employing 10 or more persons engaged in any of the following lines: a. Establishments engaged in the sale of goods. b. Establishments engaged in finance or insurance. c. Establishments engaged in the loan or custody of goods. d. Establishments engaged in the brokerage of goods and services of any kind. e. Establishments engaged in collection, guide, and information service, or advertising. f. Establishments engaged in the supply of electricity.	a. White-collar workers employed in establishments employing less than 10 persons engaged in lines liable for compulsory coverage. b. White-collar workers employed in establishments of any size in any other line of business.

C. Taxable Wages, Rates, and Sharing of Contributions

Contributions are computed on the basis of "standard remuneration" as grouped into classes. Until 31 March 1942, the standard remuneration was computed on a daily basis, since then monthly. Originally and especially during the war, sundry allowances were considered apart from regular earnings and, therefore, were not included in computing the standard remuneration. After the war some of these allowances were gradually discontinued, others were included in the standard remuneration, most important the family allowance from 1 January 1948. This leaves only irregular bonuses and allowances recurring less frequently than every three months outside of the standard remuneration and therefore not subject to contribution or benefit computation. Each standard remuneration class has a spread of several hundred or thousand yen. Incomes below the lowest or in excess of the highest cut-off are considered to fall in the lowest or highest class respectively and are taxed accordingly.

The number and range of standard remuneration classes (taxable wages) given below applies to both government-managed and society-managed Health Insurance. The rates of total contributions levied jointly upon insured and employer, and the distribution of the total burden between them applies only to the government-managed part of the program. In the Health Insurance Societies, the total rate of contribution may be larger or smaller than under the government-managed part, depending on the particular incidence of the risk and the liberality of benefits. Moreover, the employer, as a rule, shoulders a burden considerably in excess of his statutory share of 50 percent.

Period	Number and Range of Standard Monthly Remuneration Classes	Contribution Rates in Percent of Taxable Earnings	Sharing Between Employer and Employee
1 Jan 1927 to 31 Mar 1942*	16 classes from ¥9 to ¥120	Coal mines 8% Other estab. 4%	62.5 : 37.5 50 : 50
1 Apr 1943 to 31 May 1944	15 classes from ¥10 to ¥150	Coal mines 8% White-collar workers 3% Other categories 4.8%	62.5 : 37.5 50 : 50 50 : 50
1 Jun 1944 to 31 Mar 1946	20 classes, from ¥10 to ¥200	Coal mines 8% White-collar workers 3% Other categories 4.8%	62.5 : 37.5 50 : 50 50 : 50
1 Apr 1946 to 31 May 1947	20 classes, from ¥30 - ¥600	"	"
1 Jun 1947 to 31 Dec 1947	20 classes, from ¥100 to ¥2,000	All 3.6%	All 50 : 50
1 Jan 1948 to 31 Jul 1948	17 classes, from ¥300 to ¥5,100	"	"
1 Aug 1948 to 31 Dec 1948	27 classes, from ¥300 to ¥8,100	4.0%	"
1 Jan 1949 to 31 Mar 1949	40 classes, from ¥300 to ¥13,800	4.4%	"
1 Apr 1949 to 31 Apr 1949	"	5.0%	"
1 May 1949 to 31 Jul 1949	19 classes, from ¥2,000 to ¥24,000	"	"
1 Aug 1949		5.5%	"

* White-collar workers' program, 1 June 1940 to 31 March 1942: 10 classes, from ¥10 to ¥100, rate of contribution 2.6 percent of earnings shared 50:50 between insured and his employer.

D. Benefit Structure

1. Benefits for Primary Insured

Period	Medical Care Benefit	Medical Care Expense	Sickness and Injury Allowance
From 1 Jan 1927	Scope: a. Medical examination b. Provision of drugs & appliances c. Medical treatment, surgery, and other medical attendance d. Hospitalization e. Nursing f. Transportation Duration of Eligibility: 180 days to continue even in case coverage is lost.	Reimbursement of expenses in lieu of care in kind. a. When the latter was not conveniently available b. Upon request by the insured	Amount: a. 60% of daily wage per day of disability after a waiting period of 3 days except in job-connected cases, b. If hospitalization was provided, the rate of compensation was reduced to 40% if the insured had not more than two dependents, and to 20% if the insured had no dependent. Duration: 180 days
From 1 Apr 1929			Removal of reduction (b, above) except when insured had no dependent.
From 1 Jul 1940	**Duration of benefit extended to one year in TB cases. To be eligible, the insured must have been covered for 180 days.**		
From 1 Apr 1943	**Introduction of a partial liability to be borne by the insured requiring treatment of any kind. The method of computation and rate of patient's share varied with the treatment but mostly, certain flat rates were payable by the patient each time he required a given service. Eligibility requirement for TB care reduced to three months' coverage.**		Rate of compensation for white coller workers 50% of daily wage. Duration extended to one year for TB cases. In order to be eligible, TB patient must have been covered for three months.
From 1 Oct 1944	Duration was extended to two years in non-duty connected cases and limitation waived entirely in duty-connected cases. Qualifying period for TB care was eliminated. Eligibility for benefit was extended to one year after loss of coverage in non-duty connected cases and without time limit in duty-connected cases.		Qualifying period for TB benefits eliminated.
From 1 Apr 1946			Rate of compensation increased from 20% to 40% of daily wage for hospitalized patients who have no dependent.
From 1 Jul 1947			Amount for white-collar workers increased to 60% of daily wage.
From 1 Sep 1947	ALL BENEFITS BECAME PAYABLE ONLY IN CASES OF OTHER THAN OCCUPATIONAL ORIGIN The system of partial liabilities incumbent upon the insured was abandoned.		
From 1 Jan 1948			
From 1 Aug 1948			
From 1 May 1949	Reenactment on a very limited scale of the partial liability system.		

1. Benefits for Primary Insured (Continued)

Period	Maternity Allowance	Delivery Expense	Delivery Service Benefit	Nursing Allowance	Funeral Expense	Other Benefits
From 1 Jan 1927	Amount: Same as under sickness and injury allowance with the same reduction in case of accommodation in a maternity hospital. Duration: 28 days before and 42 days after confinement. Eligibility: Must be covered 90 days prior to confinement.	Amount: a. ¥20 per case, except b. When receiving delivery service benefit in which case the amount was reduced to ¥10. Eligibility: Must be covered 90 days prior to confinement. In case of loss of coverage benefit was paid if confinement occurred within 180 days from date of loss.	Scope: a. If and when indicated, accommodation in a maternity hospital. b. Midwife's services.		Amount: 20 times daily wage but not less than ¥20, except when there is no survivor in which case actual burial expenses only were paid. Eligibility: Death must occur during covered employment or within 90 days of loss thereof.	
From 1 Apr 1929	Removal of reduction (b. in column headed "Sickness and Injury Allowance") except when insured had no dependent.				Amount increased to 30 times daily wage and a minimum of ¥30.	
From 1 Jul 1940						
From 1 Apr 1943		Amount changed under a (above) to ¥30; under b (above) to ¥15.	Benefit of type b (above) was abolished.			
From 1 Oct 1944	Qualifying period eliminated.	Qualifying period eliminated.		Amount: ¥10 per month. Duration: Six months. (This benefit was not considered compulsory but optional with the insurer).	Each Health Insurance Society was authorized to establish benefits over and above those required by law.	
From 1 Apr 1946	Rate of compensation increased from 20% to 40% of daily wage for hospitalized patients who have no dependent.	Amount changed to the equivalent of one-half month's wages. Minimum - ¥100.				
From 1 Jul 1947		Minimum raised to ¥300.				Amount changed to one month's wages. Minimum ¥600.
From 1 Sep 1947	ALL BENEFITS BECAME PAYABLE ONLY IN CASES OF OTHER THAN OCCUPATIONAL ORIGIN Duration extended to 42 days before and 42 days after confinement.					
From 1 Jan 1948		Minimum raised to ¥600.			Amount increased to ¥100 per month.	Minimum raised to ¥1,800.
From 1 Aug 1948		Minimum raised to ¥1,000.			Benefit became a statutory and compulsory one as the others.	Minimum raised to ¥2,000.
From 1 May 1949					Amount increased to ¥200 per month.	

2. Benefits for Dependents

Period	Medical Care Benefit (including medical care expenses)	Wife's Delivery Expense	Wife's Nursing Allowance	Dependent's Funeral Expense	Other Benefits
From 1 Jul 1940	Scope: a. Hospital expenses b. Cost of medical treatment exceeding ¥10 per illness. Amount: a. One-half of the above expenses. Eligibility: Qualifying period one year. (This benefit was not considered compulsory but optional with the insurer).				
From 1 Apr 1943	Scope of protection broadened to equal that for primary insured.	Amount: ¥10 per case.			
From 1 Oct 1944	Qualifying period eliminated.		Amount: ¥10 per month Duration: Six months. (This benefit was not considered compulsory but optional with the insurer).		Each Health Insurance Society was authorized to establish benefits over and above those required by law.
From 16 Jul 1945	On behalf of dependents who were also insured under a National Health Insurance Association, payment for hospitalization and medical care could be made directly to the Association furnishing the benefit.				
From 1 Apr 1946		Amount raised to ¥50 per case.	Amount raised to ¥50		
From 1 Jul 1947		Amount raised to ¥150		Amount: ¥300 per case.	
From 1 Jan 1948		Amount raised to ¥300	Amount raised to ¥100	Amount raised to ¥900	
From 1 Aug 1948		Amount raised to ¥500	The benefit became a statutory and compulsory one as the others.	Amount raised to ¥1,000	
From 1 May 1949			Amount raised to ¥200		

3. Benefits for Primary Insured and Dependents Under the White Collar Workers' Scheme

Primary Insured

Period	Medical Care Benefit (including medical care expenses)	Sickness and Injury Allowance	Maternity Allowance	Delivery Expense	Delivery Service Benefit	Funeral Expense
From 1 Jul 1940 until 31 March 1943	Scope: a. Medical examination. b. Provision of drugs and appliances. c. Medical treatment, surgery and other medical attendance. d. Hospitalization. e. Nursing. f. Transportation. Amount: Reimbursement of 60-80% of expense. If treatment was obtained from an insurance doctor or insurance dentist, the insured paid merely his "partial liability" which varied according to the type of treatment. Duration and Eligibility: 180 days and in case of TB one year to continue even after loss of coverage. However, to qualify for TB care benefit and for extended benefit after loss of coverage, the insured must have been in covered employment for at least 6 months.	Amount: a. 50% of daily wage per day of disability. b. If hospitalization was provided and the insured had no dependent the rate of compensation was reduced to 20%. Duration and Eligibility: a. Three months for white-collar workers after a waiting period of three months. b. Six months for daily wage earners (mostly sales girls) after a waiting period of ten days. c. In case of TB the duration of benefits was extended by another three months after a qualifying period of six months.	Amount: Same as under sickness and injury allowance with the same reduction in case of accomodation in a maternity hospital of a woman without dependent. Duration: 28 days before and 42 days after confinement. Eligibility: Six months of prior coverage.	Amount: a. ¥20 per case. b. In case delivery service benefit was given the amount was reduced to ¥10. Eligibility: Six months of prior coverage.	Accomodation in a maternity hospital or provision of midwife's services when indicated.	Amount: One month's wages. Minimum ¥30. Eligibility: Benefit provided even after loss of coverage if death occurred within three months thereof.

3. Benefits for Primary Insured and Dependents Under the White Collar Workers' Scheme (Continued)

Dependents

Period	Medical Care Benefit for Dependents
From 1 July 1940 until 31 March 1943	Scope: a. Hospitalization expenses b. Medical and surgical treatment cost in excess of ¥10. Amount: One-half of the cost as specified above.

E. Current Benefit Provisions

Medical care benefit

Medical and hospital care available free of charge (except for a small fee payable at the initial consultation) to the primary insured and at half-price to his dependents for as long as two years if necessary.

Dental care benefit

Dental care available on the same terms as medical care.

Medical care expense

Whenever appropriate medical or hospital care is not readily available from insurance medical personnel or hospital, insured patients who obtain care elsewhere receive a refund of their expenses at insurance rates amounting to the full fee for the primary insured and 50 percent for their dependents. The refund may not exceed the actual expenditure but may be less, inasmuch as general medical treatment fees may be above those set for insurance treatment.

Dental care expense

Cash reimbursement on the same conditions and at the same rates as the above.

Nursing care expense

Cash reimbursement, usually at the same rates as specified above, for expenses incurred by the patient in paying for the full-time service of a nurse in case of certified need for such extended nursing care.

Sickness and injury allowance

Paid to insured (not dependents) temporarily disabled for work after a three-day waiting period and for not more than six months, except in cases of tuberculosis, in which the period is extended by an additional period up to a total of 1.5 years. The rate of compensation is 60 percent of the taxable daily wage, or 40 percent when hospitalization is provided and the insured has no dependents.

Maternity allowance

Paid to insured women (not dependents) for a period of 84 days, beginning 42 days before delivery, or as long a part thereof as they are absent from work. The rates are the same as above.

Delivery expense

A lump-sum grant payable to the insured mother at half the rate of her monthly wage. If hospitalization is provided, the amount is reduced by one-half. Dependents receive a partial refund of midwives' fees at a flat rate of ¥1,000, which is paid under the same name.

Nursing allowance

Paid to the mother for six months after delivery at the rate of ¥200 per month for both insured women and dependents.

Funeral expense

Paid to the person arranging for the funeral of the deceased, at the rate of one month's pay but not less than ¥2,000. For the funeral of dependents, a lump-sum of ¥1,000 is paid.

Other benefits

Mainly transportation expenses to and from the hospital.

II. Statistical Summary

TABLE 3. GROWTH OF HEALTH INSURANCE, 1926 TO 1949 1/

Fiscal Year	Insured Persons			Working Places		
	Total	Government Managed	Society Managed	Total	Government Managed	Society Managed 2/
1926	1,941,446	1,140,865	800,581	43,863	43,547	316
1927	1,889,244	1,115,221	774,023	43,318	42,981	337
1928	1,933,613	1,160,953	772,660	45,125	44,782	343
1929	1,899,893	1,146,258	753,635	46,672	46,324	349
1930	1,547,780	933,683	614,097	47,014	46,669	345
1931	1,633,237	1,047,553	585,684	47,173	46,828	345
1932	1,720,199	1,122,141	598,058	48,872	48,525	347
1933	2,001,481	1,294,926	706,555	54,701	54,356	345
1934	2,326,694	1,503,550	823,144	61,590	61,241	349
1935	3,043,868	2,096,657	947,211	114,089	113,719	370
1936	3,451,470	2,346,637	1,104,833	123,984	123,605	379
1937	3,846,868	2,503,157	1,343,711	126,897	126,504	393
1938	4,275,100	2,766,016	1,509,084	130,966	130,556	410
1939	4,769,911	3,029,366	1,740,545	139,611	139,184	427
1940	5,671,857	3,550,136	2,121,721	167,670	167,120	550
1941	6,094,504	3,629,959	2,464,545	170,466	169,896	570
1942	6,426,409	3,464,358	2,962,051	160,616	160,035	581
1943	8,033,468	4,169,352	3,864,116	166,880	166,327	553
1944	9,482,642	4,654,980	4,827,662	132,329	131,737	592
1945	4,111,452	2,323,667	1,787,785	91,427	90,825	602
1946	4,358,370	2,270,345	2,088,025	87,096	86,469	627
1947	4,771,066	2,483,840	2,287,226	93,650	92,959	691
1948	5,948,765	3,278,701	2,670,064	129,748	128,973	775
1949	6,094,927	3,267,797	2,827,130	141,546	140,785	761

1/ As of the end of the fiscal year designated.
2/ No. of societies. One society may include several working establishments.

SOURCE: Insurance Bureau, Ministry of Welfare

TABLE 4 BENEFITS GRANTED UNDER HEALTH INSURANCE, 1926 TO 1949

A. Insured Persons

Period	All Health Insurance Benefits		Government - Managed												Society - Managed											
			Medical[1] and Dental Care		Medical[2] and Dental Expense		Sickness and Injury Allow.		Maternity Allowance		Delivery Expense		Funeral Expense		Medical[1] and Dental Care		Medical[2] and Dental Expense		Sickness and Injury Allow.		Maternity Allowance		Delivery Expense		Funeral Expense	
	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case	Cases	Amt. Per Case
		Yen		Yen		Yen		Yen		Yen		Yen		Yen		Yen		Yen		Yen		Yen		Yen		Yen
1926	1,653,499	4	653,221	3	315	29	68,589	13	4,024	20	6,100	19	1,097	31	755,365	2	5,313	14	148,234	11	4,974	23	4,870	17	1,397	30
1927	6,673,473	5	2,730,152	3	3,763	12	403,025	15	27,366	22	30,185	20	8,576	26	2,851,967	3	16,157	18	558,608	14	18,337	30	18,989	17	6,439	28
1928	6,789,516	5	2,868,110	3	2,266	10	436,845	13	30,555	22	33,872	19	9,180	26	2,841,837	3	10,321	21	511,899	14	18,981	30	19,470	17	6,180	30
1929	6,822,637	5	2,950,360	3	1,415	16	422,150	15	31,436	22	32,889	20	9,668	35	2,818,495	3	8,851	23	506,584	14	17,753	28	16,866	17	6,170	42
1930	6,597,103	5	3,077,445	3	804	17	401,186	14	31,778	19	32,253	20	8,519	38	2,552,570	3	8,381	26	449,290	14	14,965	28	14,746	17	5,166	45
1931	5,835,389	5	2,886,542	3	613	14	322,955	13	29,560	17	36,127	17	8,845	36	2,180,805	3	7,541	21	336,924	13	10,919	24	10,078	18	4,480	43
1932	5,676,370	4	2,881,895	3	711	11	279,011	13	27,546	15	55,014	8	7,588	35	2,099,221	3	5,803	21	296,625	13	8,807	21	10,365	13	3,784	44
1933	6,495,694	4	3,294,936	3	1,499	11	314,374	13	25,902	15	55,104	8	8,847	35	2,415,128	3	6,116	21	349,265	13	11,249	13	8,848	12	4,426	44
1934	7,477,269	4	3,866,365	3	1,735	9	366,733	13	28,534	14	58,620	8	10,395	36	2,738,275	3	5,982	20	380,911	14	6,058	23	8,602	12	5,059	46
1935	9,612,752	4	5,278,515	3	1,140	16	462,629	14	36,028	14	76,527	8	14,230	36	3,265,981	3	8,362	19	446,964	15	6,771	22	9,001	12	6,604	47
1936	10,848,429	4	6,080,912	3	19,516	5	515,369	15	36,431	15	75,076	8	16,558	36	3,595,586	3	9,513	19	476,894	16	6,355	22	8,927	11	7,292	47
1937	12,558,649	4	6,824,679	3	36,990	4	607,801	15	44,732	15	86,517	8	21,007	38	4,313,077	3	11,382	19	586,215	16	6,709	23	9,367	13	10,173	49
1938	13,681,279	5	7,399,641	3	48,253	4	632,472	17	35,836	16	68,283	8	23,903	39	4,764,177	3	14,541	19	667,380	18	5,740	24	8,069	11	12,984	52
1939	14,278,628	5	7,443,566	3	57,351	4	660,486	20	36,585	18	70,576	8	24,898	43	5,192,316	3	17,839	18	745,224	21	6,572	25	9,476	11	13,739	55
1940	15,213,806	6	7,686,202	4	259,315	5	691,084	23	45,465	21	80,650	8	25,662	47	5,501,385	4	117,622	9	770,299	25	9,024	28	12,108	12	14,990	58
1941	15,425,911	7	7,208,461	5	463,829	6	672,530	28	50,507	24	63,547	14	24,833	52	5,883,131	4	213,097	9	806,054	27	12,819	27	10,486	17	16,617	61
1942	14,874,592	10	5,411,815	7	476,867	6	594,487	45	36,334	33	39,677	19	26,387	61	6,945,275	4	247,634	9	1,054,528	34	10,696	35	9,488	19	21,404	68
1943	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1944	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1945	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1946	1,694,043	92	1,461,988	81	15,437	181	181,224	154	6,302	134	6,970	101	22,122	175	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1947	8,540,034	165	2,717,276	149	57,321	791	178,249	522	12,395	540	13,068	362	18,359	692	4,770,564	99	190,934	489	531,345	457	8,519	727	7,158	546	34,846	683
1948	12,517,918	574	4,132,415	670	102,704	1,639	240,083	1,729	17,944	1,686	17,806	1,068	15,831	2,672	7,313,069	368	161,949	1,455	468,256	1,515	13,659	1,768	12,327	1,366	21,875	2,718
1949	21,192,118	873	8,663,814	860	108,626	1,469	487,641	3,295	31,633	3,010	29,819	1,668	19,223	5,520	11,035,958	606	120,057	1,949	646,249	2,980	17,065	2,710	15,026	2,195	16,153	7,470

1/ Includes nursing care.
2/ Includes nursing care expense.
SOURCE: Insurance Bureau. Ministry Welfare.

TABLE 4 (Continued) BENEFITS GRANTED UNDER HEALTH INSURANCE, 1940-1948

B. Dependents

Period	Total Benefits to Dependents		Government - Managed								Society - Managed									
			Medical Care and Expense		Delivery Expense		Nursing Expense		Funeral Expense		Medical Care and Expense		Delivery Expense		Nursing Allowance		Funeral Expense		Additional Benefits 1/	
	Cases	Yen Per Case	Cases	Yen Per Case	Cases	Yen Per Case	Cases	Yen Per Case	Cases	Yen Per Case	Cases	Yen Per Case	Cases	Yen Per Case	Cases	Yen Per Case	Cases	Yen Per Case	Cases	Yen Per Case
1940	n.a.	-	n.a.	-	-	-	-	-	-	-	-	-								
1941	40,249	27	15,254	26	-	-	-	-	-	-	24,995	28								
1942	39,354	37	11,307	42	-	-	-	-	-	-	28,047	35								
1943	n.a.	-	n.a.	-	n.a.	-	-	-	-	-	n.a.	-								
1944	n.a.	-	n.a.	-	n.a.	-	n.a.	-	-	-	n.a.	-								
1945	n.a.	-	n.a.	-	n.a.	-	n.a.	-	-	-	n.a.	-								
1946	n.a.	-	449,726	55	83,016	44	67,232	38	-	-	n.a.	-								
1947	3,922,236	81	111,166	828	139,681	167	105,013	107	14,936	476	2,691,785	58	225,582	167	-	-	32,994	461	601,079	126
1948	7,460,606	262	1,698,860	330	176,094	440	175,148	430	32,219	892	4,160,169	187	264,145	401	209,400	329	46,024	928	698,547	315
1949	18,741,040	357	6,479,684	329	282,579	867	254,842	792	49,705	1,730	8,691,113	283	322,334	927	576,747	536	62,260	1,872	2,021,689	425

1/ Includes additional benefits to both insured and dependents. Not separately reported.
SOURCE: Insurance Bureau. Ministry of Welfare.

CHART A. HEALTH INSURANCE COVERAGE, 1926 – 1949

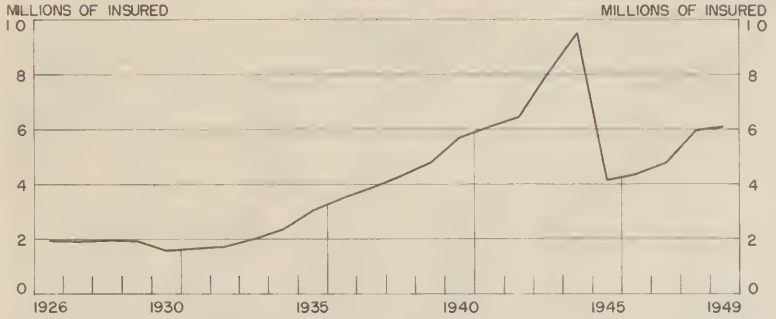


CHART B. TREND OF HEALTH BENEFIT CASES, 1926–1949

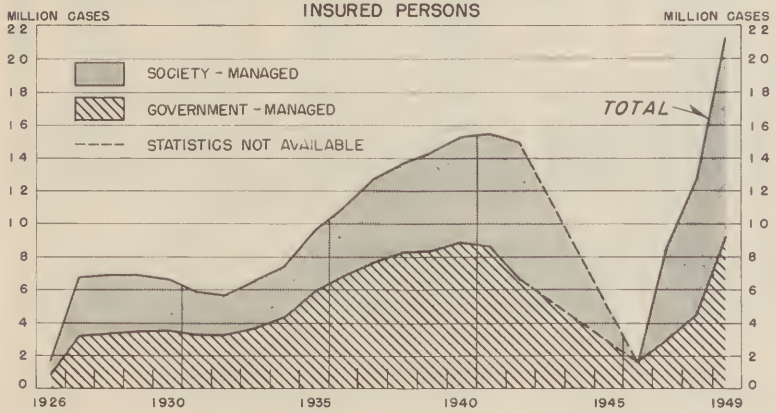


CHART C. TREND OF HEALTH BENEFIT CASES GRANTED, 1940—1949

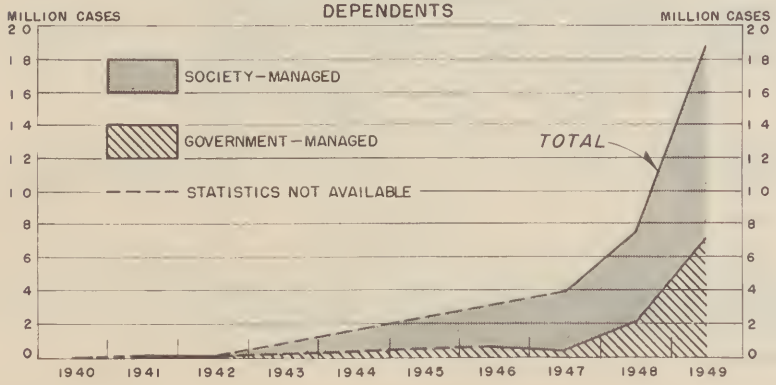


TABLE 5. INCOME AND EXPENDITURE - GOVERNMENT MANAGED HEALTH INSURANCE

Period	Excess (+) Deficit (-)	Income				Expenditure			
		Total (Thousands of Yen)	Percent Derived from:			Total (Thousands of Yen)	Percent Spent for:		
			Contribution	Subsidies	Other		Benefits	Administration	Other
1926	+ 661	4,550	76.8	15.4	7.8	3,889	85.1	14.2	0.7
1927	+ 56	19,834	91.8	8.2	-	19,778	85.1	10.1	4.8
1928	+ 749	20,376	91.9	7.9	0.2	19,627	88.1	11.0	0.9
1929	+ 1,339	21,131	89.3	10.5	0.3	19,792	89.2	9.6	1.2
1930	+ 266	19,848	89.5	9.3	1.2	19,582	90.0	9.1	0.9
1931	+ 664	17,481	89.2	9.9	0.8	16,817	88.3	10.2	1.4
1932	+ 1,541	17,109	88.7	9.9	1.4	15,568	87.7	10.8	1.5
1933	+ 2,170	19,309	90.0	8.8	1.2	17,139	88.8	9.9	1.3
1934	+ 2,712	22,447	91.0	7.6	1.5	19,735	89.7	8.9	1.4
1935	+ 3,527	31,272	93.1	5.4	1.5	27,745	89.4	9.1	1.5
1936	+ 4,807	34,984	93.4	4.8	1.8	30,177	89.0	8.1	2.8
1937	+ 1,838	38,912	93.8	4.5	1.7	37,074	90.4	7.0	2.6
1938	+ 6,281	44,907	94.1	3.9	2.0	38,626	90.2	7.0	2.8
1939	+ 12,841	57,206	95.0	3.0	2.0	44,365	90.9	6.8	2.4
1940	+ 21,286	75,331	94.8	3.1	2.1	54,045	90.0	7.4	2.7
1941	+ 14,384	84,512	94.1	2.7	3.2	70,128	89.1	7.0	4.0
1942	+ 15,890	95,797	94.1	2.4	3.5	79,907	88.8	6.6	4.7
1943	+ 57,147	140,439	95.4	1.8	2.8	83,292	89.0	6.4	4.6
1944	+ 59,473	151,298	94.9	1.7	3.4	91,825	91.5	5.0	3.5
1945	+ 32,255	115,307	92.3	2.2	5.5	83,052	74.7	9.2	16.1
1946	+ 28,839	263,574	96.2	1.0	2.8	234,735	79.3	12.9	7.8
1947	+ 70,393	944,110	90.0	1.1	8.9	873,717	80.2	9.4	10.5
1948	+ 383,238	4,925,611	95.9	0.8	3.3	4,542,373	92.1	4.1	3.8
1949	+ 136,382	12,793,531	94.0	0.7	5.3	12,657,149	95.8	2.3	1.9

TABLE 6. INCOME AND EXPENDITURE - SOCIETY MANAGED HEALTH INSURANCE

Period	Excess (+) Deficit (-)	Income				Expenditure			
		Total (Thousands of Yen)	Percent Derived from:			Total (Thousands of Yen)	Percent Spent for:		
			Contribution	Subsidies	Other		Benefits	Administration	Other
1926	+ 728	4,719	92.4	5.0	2.6	3,991	94.4	4.6	1.0
1927	+ 2,900	21,377	85.2	7.8	7.0	18,477	95.6	3.5	0.9
1928	+ 4,522	22,422	82.1	7.0	10.9	17,900	90.5	4.1	5.3
1929	+ 5,064	23,030	79.3	6.8	13.9	17,966	91.2	4.5	4.3
1930	+ 4,203	30,768	74.4	6.5	19.1	16,565	90.4	4.7	4.9
1931	+ 3,932	16,987	70.5	6.9	22.6	13,055	89.3	5.5	5.2
1932	+ 4,043	15,566	70.3	6.5	23.2	11,523	86.0	6.0	8.0
1933	+ 3,228	16,781	71.1	6.8	22.1	13,553	83.7	5.2	11.0
1934	+ 3,499	18,875	76.4	6.7	16.9	15,376	88.2	-	11.8
1935	+ 3,811	23,141	75.5	7.3	17.2	19,330	88.7	5.1	6.2
1936	+ 4,514	26,107	79.7	7.3	13.0	21,593	88.8	4.8	6.4
1937	+ 5,469	31,381	80.3	7.4	12.4	25,912	89.0	4.7	6.3
1938	-	-	-	-	-	27,767	-	-	-
1939	-	-	-	-	-	34,091	-	-	-
1940	-	-	-	-	-	41,337	-	-	-
1941	-	-	-	-	-	50,528	-	-	-
1942	+ 45,166	103,792	79.8	5.3	14.9	58,626	84.3	3.2	12.5
1943	-	-	-	-	-	91,117	-	-	-
1944	-	-	-	-	-	131,097	-	-	-
1945	-	-	-	-	-	86,590	-	-	-
1946	-	-	-	-	-	217,220	-	-	-
1947	-	-	-	-	-	1,126,628	-	-	-
1948	+1,239,420	7,233,346	89.6	0.3	10.1	5,993,926	82.6	3.5	13.9
1949	+2,162,269	16,732,436	90.7	0.5	8.8	14,570,167	89.8	3.5	6.7

NATIONAL HEALTH INSURANCE

I. Historical Summary

A. Legislative History

Legal Source and Date of Enactment	Summary of Contents	Effective Date
1. Law No. 90, 1 Apr 38	Basic law establishing the National Health Insurance Program.	1 Jul 1938
2. Law No. 35, 6 Mar 41	Amending the appeals structure for NHI to make it comparable to that provided for other programs.	1 Jul 1941
3. Law No. 39, 21 Feb 42	a. Enabling the prefectural governor to order the establishment of a NHI Ass'n and order those eligible to join it. Also the prefectural governor was authorized to make membership compulsory in any association already covering half of those eligible. b. In place of appointment of medical purveyor by the insurance carrier, the governor was to appoint them henceforth and the Minister of Welfare was to set the fees payable to them.	Partly 1 May; fully 9 Dec 1942
4. Law No. 70, 30 Jun 48	a. Revoked 3a. above. Cities, towns and villages encouraged to voluntarily establish and administer NHI plans. b. Representative citizen's advisory councils were to be established in localities of municipal operation of NHI. c. Medical purveyors to be appointed at their own request by insurance carriers and their fees to be set by agreement with them in the neighborhood of standards recommended by a national representative committee.	1 Jul 1948
5. Law No. 47, 31 Mar 50	Consolidation of separate advisory councils. (see Health Insurance)	

B. Coverage Provisions

Period	Eligible for Voluntary Coverage	Subject to Compulsory Coverage
1 Jul 1938 - 30 Apr 1942	a. All householders with their families residing in the local community. b. Persons engaged in the same trade or occupation within the area in which a special (occupational) NHI association is established.	Residents of a community two-thirds of whose inhabitants have joined the association and, with the approval of the prefectural governor, desire to make membership compulsory for all. Those covered under other programs were exempted.
1 May 1942 - 30 Jun 1948 (Though nominally in force until this date, government pressure for compulsory establishment of and membership in NHI Ass'n ended with the war)	Same as above.	a. Residents of a community in which half of the householders have joined the association and with the approval of the prefectural governor, desire to make membership compulsory for all. b. Residents of a community in which an association is established at the order of the governor. Those covered under other programs were exempted.
1 Jul 1948	Coverage is voluntary in the sense that each community is free to decide by majority vote of its residents or their representatives in the municipal assembly whether or not a NHI plan should be operated in that community.	Coverage is compulsory in this sense - that if a NHI plan has been established or continuation of an existing plan approved by majority decision of the residents or the municipal assembly, all eligible for coverage have to belong. Exemptions are determined locally and are frequently optional with those protected by other programs.

C. Taxable Income and Contributions

The financing of National Health Insurance differs from that of all the other schemes owing to the different nature of the program which is the only one covering largely self-employed persons rather than wage or salary earners. Membership is based on households, not employer-employee status and so are contributions. There is no sharing. The head of the household only pays contributions which are staggered to some extent according to the number of persons (family and others) in his household. Reduction and remission of contribution rates in special cases is up to the insurance carrier.

Period	Prevailing Method of Assessing Contributions	Annual Contribution per Person*		
1 Jul 1938 - 30 Jun 1948	Based on their assessed residents' tax (gauged to income and wealth) householders were grouped into classes. The standard contribution payable by householders in the median class was determined with reference to the total budget to be raised; contributions payable by those in the classes above and below were staggered accordingly. Sometimes additional contributions were levied, usually at flat rates, upon households with an above-average number of members.	Fiscal Years	Recommended by M/W ¥	Reported ¥
		1938	4.32	2.98
		1939	4.32	2.91
		1940	4.32	3.12
		1941	4.32	3.22
		1942	4.50	3.63
		1943	4.50	4.12
		1944	4.50	3.74
		1945	4.50	n.a.
		1946	-	n.a.
		1947	-	34.85
		1948	300.00	n.a.
		1949	403.00	229.47
1 Jul 1948	Typically, the contribution is now a composite of a. An amount assessed in the fashion described above. (Usually one-half or more of the total amount required each year is raised by this method). b. An amount gauged by the number of members per household (usually one-fifth to one-third of the total amount required is raised in this way). c. A flat charge per household to cover the balance of the amount required in a given year.	(*These figures are approximations as available reports are incomplete. To arrive at the approximate contribution per household, the figures should be multiplied by 5.)		

D. Benefit Structure

In benefit structure too, National Health Insurance differs from most of the other programs by virtue of the great variety between benefit schedules offered by the individual NHI carriers. Their actual scope has been determined by the interest, and the financial and administrative capacity of the carrier rather than by the provisions of the respective laws and ordinances.

Statutory benefit provisions have remained essentially the same since the inception of the program. Medical care benefits have been the only obligatory ones either in the form of services or, where this was impractical, in the form of cash reimbursement therefor. They have included hospital and in many cases, dental care. Maternity and funeral benefits too have been provided by law but with such a proviso as made them in fact optional. Further benefits were authorized and placed in the discretion of the insurance carriers. In most cases the bulk of additional benefits has consisted of cash or service benefits to nursing mothers and of vaccinations and other preventive measures administered by public health nurses employed by the carrier. In many associations the last-named have been the only benefits provided at times.

Also, it should be pointed out that benefits as outlined above are paid for only in part by the insurance carrier. A residual "partial liability" rests with the insured, differing between insurers and sometimes between services provided by one insurer. Its extent ranges from 30 to 70 percent of the cost, with 50 percent as the general rule.

E. Current Benefit Provisions

National Health Insurance benefits lack the standardization of benefits available under any of the national compulsory programs.

The law prescribes that the insurer shall provide medical care, maternity, and funeral benefits but authorizes the insurer to dispense with the maternity and funeral benefits "in special circumstances". In practice, emphasis is placed on the medical care benefit or medical care expense (cash refund) for care which had to be obtained outside of the insurer's regular service, that is, in other ways than from the insurer's own facilities or purveyors under contract with the insurer.

Conditions and scope of benefits are determined by each insurer. Thus, the extent to which medical care is furnished without charge varies. In most cases the insured bears 50 percent of the cost as "partial liability". The scope of the medical care benefit also varies between insurers. Some furnish medical, surgical, and dental care; others are more restrictive. Maternity and funeral benefits are usually small flat sums. Not all insurers provide these. However, all insurers in operation provide the largely preventive services of public health nurses even if, owing to financial difficulties, they have had to eliminate cash payments and restrict medical care benefits and expenses.

II. Statistical Summary

TABLE 7. COVERAGE UNDER NATIONAL HEALTH INSURANCE, 1938 TO 1949

Fiscal Year	Persons Covered			Number of Association
	Total	Members	Dependent	
1938	507,568	93,422	414,146	172
1939	1,275,298	225,960	1,049,338	451
1940	3,052,728	534,465	2,518,263	923
1941	6,724,547	1,194,903	5,529,644	2,025
1942	22,674,473	4,151,605	18,522,868	6,514
1943	37,480,264	7,110,877	30,369,387	10,246
1944	40,677,275	7,845,478	32,831,797	10,419
1945	40,925,424	7,906,842	33,018,582	10,431
1946	41,820,949	-	-	9,526
1947	32,123,642	-	-	6,958
1948	25,826,890	-	-	5,446
1949	24,639,625	4,662,716	19,976,909	4,977

SOURCE: Insurance Bureau, Ministry of Welfare

CHART D. COVERAGE UNDER NATIONAL HEALTH INSURANCE

FISCAL YEARS 1938 - 1949

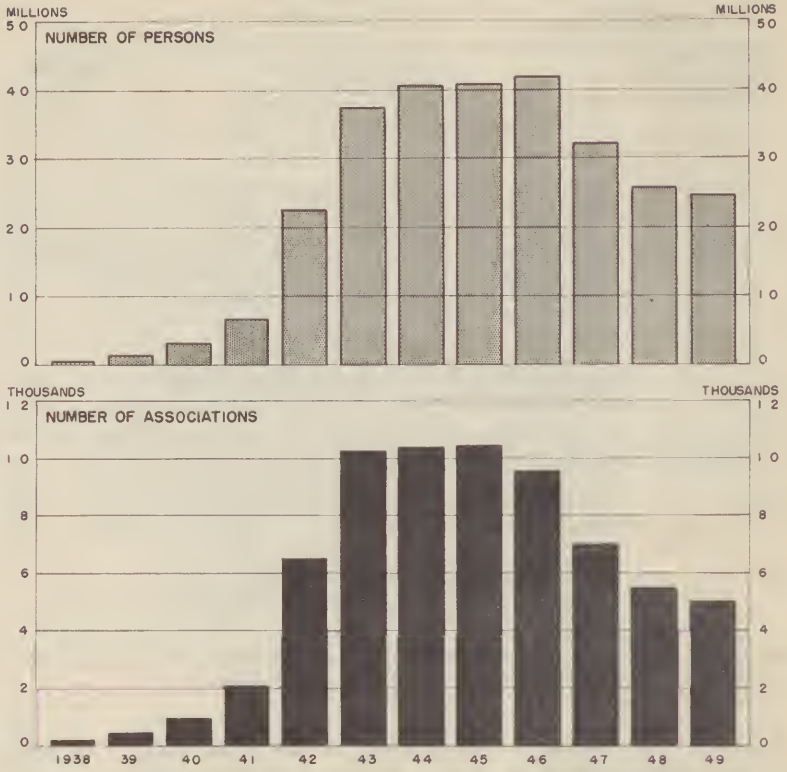


TABLE 8. INCOME AND EXPENDITURE UNDER NATIONAL HEALTH INSURANCE
Fiscal Years 1946 to 1949

(Thousands of Yen)

	1946	1947	1948	1949
Total income	n.a.	n.a.	n.a.	12,251,799
Contributions	n.a.	1,128,231	2,753,635	4,973,271
Subsidies	230,261	400,296	785,497	1,432,633
Other receipts	n.a.	n.a.	n.a.	5,845,895
Total expenditure	n.a.	n.a.	n.a.	12,037,423
Benefits	883,003	2,317,188	4,378,810	9,479,713
Administration	n.a.	n.a.	n.a.	948,618
Other expense	n.a.	n.a.	n.a.	1,609,092
Excess (+) or deficit (-)	-	-	-	+ 214,376

SOURCE: Insurance Bureau, Ministry of Welfare

WELFARE PENSION INSURANCE

I. Hietorical Summary

A. Legislative History

Legal Source and Date of Enactment	Summary of Contents	Effective Date
1. Law No. 60, 11 Mar 41	Basic law eetabliehing the "Laborers' Pension Insurance" program.	1 Jun 1942
2. Law No. 38, 21 Feb 42	Extending scope of voluntary coverage.	1 Apr 1943
3. Law No. 21, 15 Feb 44	Original name changed to Welfare Pension Insurance Law in keeping with its extension of coverage to white collar workere. Women also included. Enterprises employing 5 or more (formerly 10 or more) workers subject to coverage. Benefits liberalized.	In part 1 Jun 1944 In toto 1 Oct 1944
4. Imperial Ord. 25 Jan 46	Persone not Japanese nat'ls formerly excluded became subject to coverage.	25 Jan 1946
5. Law No. 45, 1 Apr 47	Benefits of occupational injury formerly treated differently having become subject to the Labor Standards Law and the Workmen's Accident Compeneation Insurance Law were now to be treated alike but the Welfare Pension Insurance Law would continue to apply to them only in casee to which the Workmen'e Accident Compensation Law did not apply or after its benefite were exhausted. Also eetablished a representative advisory council & instituted the referee system.	1 Sep 1947
6. Law No. 200, 17 Dec 47	Minor technical changes.	1 Jan 1948
7. Law No. 127, 10 Jul 48	Certain benefit provisions were modified, additional dependents benefits added; tax base and contribution rates amended & pensione currently payable were increased.	1 Aug 1948
8. Law No. 38, 30 Apr 49	Tax base again modified, pensions currently paid and not theretofore increased were raised.	1 May 1949
9. Law No. 35, 31 Mar 50	Minor technical changes	1 Apr 1950
10. Law No. 47, 31 Mar 50	Welfare Pension Insurance Referees, Appeals Committee & Advieory Committee consolidated with those of other programs.	1 Apr 1950
11. Law No. 124, 1 May 50	Minor technical changee	1 May 1950

B. Coverage Provisions

Period	Subject to Compusory Coverage	Eligible for Voluntary Coverage
1 Jun 1942 - 30 Sep 1944	Male workere, not including white-collar workers, employed in establishments, employing ten or more persons of either eex, falling under any of the following categories: a. Manufacturing or mining. b. Transportation, loading or unloading. c. Generation, transmission or supply of electricity or other motive power. d. Offices of juridical persons.	a. Female workers employed in covered eetabliehments. b. Workers of either sex employed in establishments as described in preceding column but employing less than 10 persons. c. Pereons leaving covered employment after having been insured for not less than 14 and not more than 20 years (10½ and 15 yrs. respectively in case of underground miners). This is called voluntary continued coverage.

B. Coverage Provisions (Continued)

Period	Subject to Compusory Coverage	Eligible for Voluntary Coverage
1 Oct 1944 - 31 Aug 1947	All workere including white-collar workers, of either sex employed in eetabliehments falling under any of the following categories: a. Factories subject to the Factory Law (see summary of its application given above under Health Insurance coverage provisions) b. Mines or factories subject to the Mining Law (see above). c. Manufacturing and mining enterprises not included above and commercial eetabliehments employing five or more persons. d. Eetablishments engaged in transportation, loading or unloading employing five or more pereone. e. Enterprises engaged in the generation transmission or supply of electricity or other motive power employing 5 or more pereons. f. Office of juridical persons employing 5 or more persons.	a. Persons employed in enterprises not compulsorily covered. b. Persone leaving covered employment after having been insured for not less than 10 yeare and not more than 20 years (7½ and 15 years respectively in case of underground miners.) So-called voluntary continued coverage.
1 Sep 1947	All workers employed in establishments falling under any of the following categories employing five or more persons: a. Manufacturing, mining, or commercial enterprises. b. Enterprises engaged in transportation, loading or unloading. c. Enterprises engaged in the generation, transmission, or eupply of electricity or other motive power. d. Offices of juridical persone.	Same as above.

C. Taxable Wages, Contributions and Sharing of Contributions.

For explanation of "standard remuneration" see under Health Insurance. Under this program it excluded prior to 1 August 1948, allowances and bonuses paid irregularly or at more than quarterly intervals, living-out allowance (for duty away from place of domicile), family allowance and certain housing allowances unrelated to wagee. Since 1 August 1948 only allowancee paid irregularly and bonuses and allowances paid lese frequently than every three months are excluded from (taxable) "standard remuneration."

Period	Number and Range of Standard Monthly Remuneration Classes	Contribution Ratee in Percent of taxable Earnings			Sharing Between Employer and Employee
		Underground Miner	Other Male	Other Female	
1 Jun 1942 - 31 May 1944	15 (¥10 - ¥150)	8%	6.4%	-	50:50
1 Jun 1944 - 30 Sep 1944	20 (¥10 - ¥200)				50:50
1 Oct 1944 - 31 Mar 1946		15%	11%	11%	50:50
1 Apr 1946 - 31 Aug 1947	6 (¥100 - ¥600)				50:50
1 Sep 1947 - 31 Jul 1948		12.6%	9.4%	6.3%	50:50
1 Aug 1948 - 31 Apr 1949	27 (¥300 - ¥8,100)	3.5%	3%	3%	50:50
1 May 1949	10 (¥2,000 - ¥8,100)				50:50

The rate for "voluntary-continued" insured wae set only in 1950, effective 1 April, at 2.6%.

D. Benefit Structure

Period	Invalidity Pension	Invalidity Allowance	Old-age Peneion	Retirement Allowance	Survivor's Pension	Widow(er)'s, Surviving Child's Pension	Survivor's Allowance
From 1 Jun 1942	Eligibility: 3 years of covered employment. Amount: 3 timee average monthly standard remuneration, plus 3.65 times average daily standard remuneration for each additional 10 years coverage and for each 1 year exceeding 20 years coverage.	Amount: 7 times average monthly etandard remuneration.	Eligibility: 20 years of covered employment (15 years for underground miners), at 5 years. Amount: Same as invalidity pension.	Eligibility: a. 6 months of covered employment or persons retiring who were over 50 years of age on 1 June 1942. b. 1 year for persons aged 50 or over who had been employed continuously at the same working place for 5 yeare or more preceding 1 June 1942. c. 3 years but not exceeding 20 (15 for underground miners) in all other cases. Amount: From 10 to 300 times the average daily standard remuneration depending upon period of coverage and age.	Eligibility: 20 years (15 yeare for underground miners) of covered employment. Amount: ½ of amount of old age or invalidity pension which deceased had been receiving or for which he was eligible.		Same qualifying requirements as for survisor's pension. (Retirement allowance payable in case of death of the insured is really of the nature of a survivor's allowance too. Its eligibility requirements are considerably more lenient; see under column entitled Retirement Allowance.)
From 1 Oct 1944	Qualifying period removed in occupational cases. Amount: Occupational invalidity - 5 to 8 times, and other invalidity 4 times the average monthly standard remuneration; plus 4 times the average daily standard remuneration for each 5 years over the first 10 years in covered employment and for each year exceeding 20 years of coverage.		Amount: Same as non-occupational invalidity pension.	Eligibility: a. 6 months when retirement was due to death or, in case of a woman, marriage, or when the person retiring was aged 50 or over when first covered. b. 1 year for persons newly insured by amendment effective 1 Oct. 1944 aged 50 or over who had been employed continuously at the same working place for 5 years or more preceding 1 October 1944. c. 3 years but not exceeding 20 (15 for underground miners) in all other cases. Amount: From 70 to 510 times average daily standard remuneration (12 to 660 times in case of death), except in b. above where the allowance is 15 to 50 times, and in a. above 40 to 660 times. Additional amount of 20 times for persons covered 10 years or more and 40 times for those covered 15 years or more.	Qualifying period removed in occupational cases. Amount: Adds pension of 2.5 times average monthly standard remuneration for survivors of occupational invalidity pension who died of non-occupational cause and 5 timee if death resulted within 2 years of an occupational injury, plue additional allowance for length of service and for children.		
From 1 Sep 1947	Qualifying period set at six months for all. Amount: a. 4 or 5 times the average monthly standard remuneration, based on last 3 months earnings. b. No pension for first 6 years of occupational invalidity.	Amount: 10 times average (last 3 months) monthly standard remuneration.		Eligibility: 6 months but not exceeding 20 years (15 for underground miners). Amount: Retirement amount is 15 (in case of long service, 20) to 510 times average daily standard remuneration; death 30 to 660 times.	Qualifying period of 20 yeare for all. Pension suspended for period covered by workmen's compensation (6 years).		
From 1 Aug 1948	Amount: Adds an additional grant of 2400 yen per year to spouse or children, in case of certain serious invalidity.			Eligibility: a. 6 months when retirement was due to death or, in case of a woman, marriage or child birth. b. 5 years but not exceeding 20 (15 for underground miners) in all cases.	Pension increased to 5 times the former amount for those in pension status.	Eligibility: 6 months but less than 20 years (15 for underground miners) of covered employment. Amount: 2 times average monthly standard remuneration.	

E. Current Benefit Provisions

Lump-sum Grants

Retirement allowance. One-time lump-sum grant in lieu of old-age pension paid to persons reaching the age of 50 who had withdrawn from the system after having been insured for five years or more but short of completing the period required to qualify for an old-age pension. In case of withdrawal due to death, marriage or childbirth, beneficiary is paid immediately upon withdrawal, if covered for only six months or more prior thereto. Receipt of sickness and injury, or maternity allowance (under Health Insurance) or of unemployment benefits temporarily disqualifies the recipient from becoming eligible for a retirement allowance. Depending on the length of covered employment, the benefit will amount to 15 to 510 times the average daily wage but may not exceed 22 times the average monthly wage.

Invalidity allowance[1/]. One-time lump-sum grant payable for minor disabilities of other than occupational origin provided the insured had been in covered employment at least six months prior to the incidence of the disabling sickness or injury. The amount is a flat sum corresponding to ten times the average monthly wage.

Survivors' allowance[1/]. One-time lump-sum grant paid to survivors who cannot qualify as pensioners, provided the insured died from other than occupational causes and failed to receive at least six annual installments of the pension to which he was entitled. It amounts to six times the annual old-age pension to which the deceased was entitled minus any installments received by him, or to ten times the monthly wage on which the invalidity pension, to which he might have been entitled under this law, would have been computed.

Pensions

Invalidity pension[1/]. Payable after six months of covered employment. Invalidity due to job-connected causes, for which pensions are paid under the Workmen's Accident Compensation Insurance Law, is not compensable under this program until after the exhaustion of benefit rights under the W.A.C.I. Law. However, the figures shown include some occupational invalidity pensions originating prior to 1 September 1947, the date on which that law took effect. Since the average amount of these older occupational pensions was considerably below the level of the pensions certified since that date under the W.A.C.I. Law, the former were raised five-fold under a revision of the Welfare Pension Insurance Law effective 1 August 1948.

Pensions currently certified under this law vary in annual amount, depending on the degree of invalidity, from four to five times the average monthly wage for the last three months of employment plus an additional four times the average daily wage for each year of covered employment in excess of 20. In severe cases this amount is increased by ¥2,400 in respect to the spouse of the invalidity pensioner and each dependent child.

Survivors' pension[1/]. Payable in respect to deaths due to job-connected causes, which occurred prior to 1 September 1947 (the date on which the Workmen's Accident Compensation Law took effect). Although the amounts of the pensions certified prior to that date were determined according to the occupational pension rate more favorable to the insured, they were considerably below the level of pensions certified since then under the Workmen's Accident Compensation Law. In order to make all (occupational) survivors' pensions more nearly equal, those certified prior to 1 September 1947 were raised five-fold by a revision of the law effective 1 August 1948.

After 1 September 1947 survivors' pensions became payable under Welfare Pension Insurance only upon fulfillment of the 20-year qualifying period (15 years for miners) required under the law. In amounts they will equal one-half the old-age pension which would have been payable, plus an additional ten times the average daily wage of the deceased for each dependent child. Expressed differently, this amount will equal two months' average wages plue an additional ten times the average daily wage for each year in covered employment in excess of 20, plus the stated addition for each dependent child.

1/ Occupational cases incipient and/or certified prior to 1 September 1947, the date on which the Workmen's Accident Compensation Law took effect, continue to receive benefits under this program, as do later cases not compensated under W.A.C.I.

Widow(er)'s pension. Payable to a widow (age 50 or over) or widower (age 55 or over) of an insured who was covered for six months or more but less than 20 years and who died either within two years from a sickness contracted prior to loss of coverage or, without time limit, from a severe degree of invalidity entitling him to an invalidity pension. The pension amounts to two times the average wage of the deceased while covered. This annual amount is increased by ¥2,400 for each dependent child surviving.

Surviving child's pension. Payable to a dependent child surviving the insured fulfilling the above conditions. The annual amount of the pension is determined as above, with the additional ¥2,400 applying to each additional dependent child surviving.

Old-age pension. None payable as yet owing to prerequisite of 20 years' covered employment (15 years for miners).

II. Statistical Summary

TABLE 9. GROWTH OF COVERAGE UNDER THE WELFARE PENSION ACT, 1942 TO 1949 1/

Fiscal Year	Number of Insured Persons			Number of Working Places
	Total	Male	Female	
1942	3,462,648	-	-	60,070
1943	4,291,362	-	-	59,830
1944	8,318,552	6,068,130	2,250,422	125,549
1945	4,326,255	3,280,324	1,045,931	90,550
1946	4,542,794	3,436,005	1,106,789	93,960
1947	4,790,945	3,615,271	1,175,674	103,512
1948	5,712,650	4,306,731	1,405,919	138,126
1949	5,793,918	4,367,137	1,426,781	146,366

1/ As of the end of the fiscal year designated.
SOURCE: Insurance Bureau, Ministry of Welfare.

CHART E. COVERAGE OF WELFARE PENSION ACT
1942 TO 1949

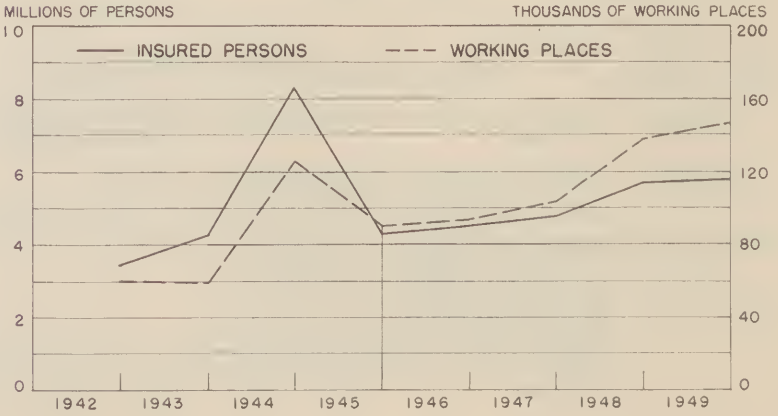


TABLE 10. BENEFITS GRANTED UNDER WELFARE PENSION INSURANCE 1942 TO 1949 1/

Period	Lump-Sum Grants						Pensions			
	Retirement		Invalidity		Survivors'		Invalidity		Survivors'	
	Cases	Amount Per Case (Yen)	Cases	Amount Per Case (Yen)	Cases	Amount Per Case (Yen)	Cases	Amount Per Case (Yen)	Cases	Amount Per Case (Yen)
1942	94	25	-	-	-	-	-	-	-	-
1943	3,744	87	-	-	-	-	-	-	-	-
1944	n.a.	-	n.a.	-	n.a.	-	n.a.	-	n.a.	-
1945	n.a.	-	n.a.	-	n.a.	-	n.a.	-	n.a.	-
1946	600,702	149	11,970	1,192	4,653	3,047	1,805	619	9,492	690
1947	342,003	316	11,065	2,700	1,513	6,428	2,653	859	12,523	781
1948	212,921	643	3,256	5,100	188	5,086	3,110	5,712	14,776	7,827
1949	84,813	3,264	1,802	27,619	218	14,728	4,907	10,853	27,873	12,239

1/ Benefits decided during the year except 1942 and 1943 when only benefits actually paid were reported. Pension amounts are annual.
SOURCE: Insurance Bureau. Ministry of Welfare.

TABLE 11. INCOME AND EXPENDITURE UNDER WELFARE PENSION INSURANCE, 1942 TO 1949

(All Yen in Thousands)

Period	Excess(+) or Deficit(-) Yen	Income				Expenditure			
		Total Yen	Percent Derived from-			Total Yen	Percent Spent on-		
			Contributions	Subsidies	Other		Benefits	Administration	Other
1942	+ 141,009	142,912	98.4	1.4	0.2	1,903	0.1	96.1	3.8
1943	+ 235,199	238,210	95.8	1.3	2.9	3,011	10.9	85.4	3.9
1944	+ 528,003	534,066	95.8	1.0	3.2	6,063	10.3	89.2	0.5
1945	+ 551,711	612,915	94.2	1.0	4.9	61,204	87.6	9.4	3.0
1946	+ 1,467,131	1,606,293	96.1	1.5	2.4	139,162	90.6	8.0	1.4
1947	+ 2,618,581	2,865,396	92.7	3.7	3.6	246,815	66.3	32.0	1.7
1948	+ 6,529,593	6,953,017	94.5	3.0	2.5	423,424	52.6	43.8	3.7
1949	+11,654,331	12,548,567	94.0	2.6	3.4	894,236	66.8	29.9	3.2

SOURCE: Insurance Bureau, Ministry of Welfare.

SEAMEN'S INSURANCE

I. Historical Summary

A. Legislative History

Legal Source and Date of Enactment	Summary of Contents	Effective Date
1. Law No.73, 6 Apr 1939	Basic law establishing the Seamen's Insurance program.	Partly, 1 Mar 1940 in toto, 1 Jun 1940
2. Law No.27, 8 Mar 1943	Liberalizing qualification, requirements and extending credit for service in war danger areas by one-third at government expense.	1 Apr 1943
3. Law No.24, 19 Feb 1945	Enlarging scope of coverage, expanding benefit schedule, liberalizing qualifying requirements. Also establishing special rules for service in war zones effective 8 Dec 1941 to 31 Mar 1946 extending up to three months credit for each month served in war zones and shifting the cost of war-connected death and disability benefits to the National Treasury.	1 Apr 1945
4. Imperial Ordinance No.43, 26 Jan 1946	Eliminating discrimination on account of nationality, pursuant to Occupation directive. (Formerly only Japanese seamen on Japanese ships covered.)	
5. Law No.103, 5 Sep 1947	Broadening coverage, amending and expanding benefits available. Establishing the Seamen's Insurance Advisory Council.	12 Jul 1947
6. Law No.235, 24 Dec 1947	Incorporating into the Seamen's Insurance program an unemployment insurance scheme roughly equal to that enacted for land workers.	Retroactively to 1 Nov 1947
7. Law No.128, 10 Jul 1948	Incorporation into the law rules of enforcement formerly contained in ordinance, liberalization of benefits; revision of contribution rates.	1 Sep 1948
8. Law No.156, 31 May 1949	Revision of contribution rate, eligibility conditions and benefits.	1 Jun 1949
9. Law No.47, 31 Mar 1950	Consolidation of separate advisory councils for Health Insurance, Welfare Pension Insurance and Seamen's Insurance.	1 Apr 1950
10. Law No.124, 1 May 1950	Minor amendment concerning past-due contributions.	1 May 1950

B. Coverage Provisions

Period	Subject to Compulsory Coverage	Eligible for Voluntary Coverage
From 1 Jun 1940	Japanese seamen subject to Art.1 of the Mariners' Law, to wit, aboard a Japanese ship of either type described below except persons not employed by the shipowner and government officials. a. Fishing boats of 30 or more gross tons engaged in pursuits enumerated in the law. b. Other vessels of 20 or more gross tons except non-seagoing ships.	Persons losing coverage after at least ten years but less than 15 years of covered employment. (Voluntary continued coverage.)
From 1 Apr 1945	As above with reserve seamen, employed but not on board ship added.	As above but with minium coverage lowered to 7 years.
From 1 Dec 1947	Seamen, including those in the reserve who serve on any of the following types of ship except when navigating, exclusively on lakes, rivers or within harbors. a. Fishing boats of 30 gross tons or over. b. Other vessels of 5 gross tons or over. The following catgories are exempted from coverage under the unemployment insurance provisions newly incorporated into the law: a. Persons employed under contract for a fixed term not exceeding 2 months. b. Persons employed under contract for seasonal services not exceeding 4 months.	As above.
From 1 Jun 1949	Same as above except that additional categories of fishermen may be exempted from unemployment insurance coverage with the approval of the governor.	Same as above.

C. Taxable Wagee, Contributions, and Sharing of Contributions

Contributions are based on "standard remuneration." Definition of that term has undergone some changes. At the outeet (1 June 1939), it included the basic wage plus certain occupational (e.g. foreman'e, engineer's allowances). To these extra pay allowances to compensate for current price rises and extra family allowances were added, among others, in the years 1940 to 1944, and war-time duty and epecial ability allowancee in 1945. From 1 December 1947, all pay except thoee allowances specifically excluded (over-time and pilot allowances) was made taxable. Finally, on 1 September 1948, the definition of standard remuneration was amended to include all pay excepting only allowances or bonuses granted irregularly or less frequently than every three years.

Period	Number and Range of Standard Monthly Remuneration Classes	Contribution Rates in Percent of Taxable Earnings		Sharing Between Employer and Employee	
		Unemployment Insurance	Others	Unemployment Insurance	Others
1 Jun 1940 - 6 Sep 1943	12 (¥15 - ¥150)	Lower grade seamen - 8.2		-	50:50
		Upper grade seamen - 6.4		-	50:50
1 Oct 1943 - 31 Mar 1945		Lower grade seamen - 10.0		-	60:40
		Upper grade seamen - 6.4		-	50:50
1 Apr 1945 - 31 Mar 1946	12 (¥20 - ¥250)	-	17.0	-	58.9:41.1
1 Apr 1946 - 31 Oct 1947	25 (¥30 - ¥750)	-			
1 Nov 1947 - 30 Nov 1947					
1 Dec 1947 - 31 Aug 1948		2.2	17.0	50:50	60:40
1 Sep 1948 - 30 May 1949	30 (¥500 - ¥8,000)	2.2	9.3	50:50	68.8:31.2
1 Jun 1949 -	19 (¥2,000 - ¥24,000)	2.0	11.0	50:50	71:29

NOTE: Voluntary continued membership pertains only to the long-term benefits. Contributions are borne entirely by the insured. The rates charged were as follows:

1 Jun 1940 - 31 Mar 1945	6.4%
1 Apr 1945 - 31 Aug 1948	12.2%
1 Sep 1948 -	10.0%

D. Benefit Structure

1. Short-term Benefits

Period	For Primary Insured			
	Medical Care Benefit	Medical Care Expense	Sickness and Injury Allowance	Funeral Expense
From 1 Jun 1940	Scope: a. Medical examination b. Medical and surgical treatment and other medical attendance. c. Provision of drugs and eurgical appliances. d. Nureing. e. Transportation. Duration: 6 months beginning with the termination of the 3 months period during which shipowner was responsible to provide medical care or pay for it. Eligibility requirements: Upper-grade seamen with an annual ealary of ¥1,800 or above ineligible.	Scope: Cash refund in lieu of benefit in kind whenever: a. Such was difficult to obtain. b. The insured made applications to that effect.	Amount: a. 60% of daily wage per day of dieability. b. This amount reduced to 20% of daily wage for each day of hospitalization if the insured hae no dependent. Duration: 6 months but not exceeding the period during which the insured is receiving medical care. Eligibility requirements: Upper-grade seamen were ineligible.	
From 1 Jul 1940	Extension of benefit period by another eix monthe in caee of TB provided the insured was covered 6 months out of the year preceding sicknese.		Duration extended by eix more months for T.B. cases who had been covered 6 months or longer.	
From 1 Apr 1943	Scope: Hospitalization added. Eligibility: Qualifying period for TB care reduced to 3 months.		In TB casee the duration was extended to equal that of medical care benefit.	
From 1 Oct 1943	Duration of benefit extended to 9 monthe by relieving the employer of the responeibility during the first three months and making the benefit available from start of sickness.		Amount payable to hospitalized patient without dependent was increased to 40% of daily wage.	Amount: The equivalent of 2 months wages but if the deceased left no survivor the amount reduced to the actual cost of burial. Eligibility: Benefit was paid when the deceased was in covered employment at time of death or until three months preceding death.
From 1 Apr 1945	Duration extended to 2 years in non-occupational cases; no time limit in occupational cases. Special provision for TB care removed.		Duration extended to 2 years in non-occupational cases and the time limit removed for occupational cases. Special provision for TB was eliminated.	

1. Short-term Benefits (Continued)

Period	For Primary Insured: Medical Care Benefit	For Primary Insured: Sickness and Injury Allowance	Unemployment Allowance Benefit (1 Nov 1947 - 30 Apr 1948)	Unemployment Insurance Benefit	For Dependents: Medical Care Benefit	For Dependents: Medical Care Expense	Funeral Expense
From 1 Nov 1947			Amount: Varying from 35-75% of daily wages. Duration: 120 days after waiting period of 30 days. Eligibility requirements: Employment by a shipowner as seaman for 6 months or more immediately preceding unemployment.	Amount: 40-80% of daily wages. Duration: 180 days after a waiting period of 7 days. Eligibility requirements: Covered employment during six months out of the year, immediately preceding unemployment.			
From 1 Dec 1947	Scope: Provision of room and board added for insured patient away from home.	Amount: a. In occupational cases 100% of daily wages for first 4 weeks of disability, 60% thereafter and until one month following termination of medical care benefit. b. In non-occupational cases 60% of daily wages per day of disability.					
From 1 Sep 1948				Relocation cost paid to unemployed persons changing residence to accept employment.	Scope: Same as for primary insured. Amount: 50% of treatment cost computed at insurance rates. Duration: Same as for primary insured.	Scope: Same as for primary insured. Amount: 50% of treatment cost computed at insurance rates.	Amount: The equivalent of one month's wages.
From 1 Jun 1949				Amount changed to 60% of daily wages, maximum ¥300 per day of employment.			

2. Long-term Benefits *

Period	Invalidity Pension	Invalidity Allowance	Old-age Pension	Retirement Allowance	Survivors' Pension	Survivors' Allowance	Death Allowance
From 1 Jun 1940	Eligibility requirements: 3 years of covered employment within 6 years before retirement. Amount: $(25 + /t - 15/)$% of average annual standard remuneration.	Eligibility requirements: Same as for invalidity pension (allowance payable in less severe cases of invalidity). Amount: 7 times coverage monthly standard remuneration.	Eligibility requirements: 15 years of covered employment and attainment of age 50. Amount: $(25 + /t - 15/)$% of average annual standard remuneration.	Eligibility requirements: Three or more but less than 15 years in covered employment. Amount varying from 1.5 to 10 times the average monthly standard remuneration depending on length of service payable after a waiting period of 1½ years. (In case of death for occupational causes a pension rather than a lump-sum was payable regardless of length of service.			Eligibility requirements: 3 years of covered employment. Amount: 3 times average monthly standard remuneration, minimum ¥100.
From 1 Apr 1945	Amount changed to a. 5-8 times average monthly standard remuneration in occupational cases. b. In non-occupational cases, to 4 times a.m.s.r. if t less than 15, and $(4 + 6/30\ /t - 15/)$ times a.m.s.r. if t was 15 or above.	Amount changed to a. 2-25 times a.m.s.r. in occupational cases. b. 10 times a.m.s.r. in non-occupational cases.	Amount changed to $(4 + 6/30t)$ times a.m.s.r.	Amount changed to a. 3-18 times a.m.s.r. in all cases except. b. Death from other than occupational causes, 5-23 times a.m.s.r. Waiting period reduced to 1 yr. Special cases added in which the eligibility requirements are reduced to at least 6 months, but not exceeding 3 years of covered employment. In these cases the amount varies from 15-50 times the average daily standard remuneration.	Eligibility requirements: a. 15 years of covered employment of the deceased unless. b. He died from an occupational cause or c. Had been pensioned for such a cause. Amount: a. One-half of old-age or invalidity pension due. b. $(5 + 3/30t)$ months average standard remuneration. c. 2.5 times a.m.s.r.	Eligibility requirements: Same as for survivors' pension except kinship of survivor. Amount: a. If deceased was in covered employment less than 15 years, 36 times average monthly s.r. b. In case of coverage of 15 yrs. or over, $(36 + 36/30t)$ times a.m.s.r.	Benefit was abolished.

2. Long-term Benefits*

	Invalidity Pension	Invalidity Allowance	Old-age Pension	Retirement Allowance	Survivors' Pension	Widow(er)'s, Surviving Child's Pension	Survivors' Allowance
From 1 Nov 1947	Eligibility requirement: Reduced to three months of covered employment prior to invalidity. Amount based on last rather than average monthly standard remuneration.	Eligibility requirement: Changed in same way as that for invalidity pension. Amount based on last rather than average m.s.r.		Eligibility requirements in all cases changed to 6 months - 15 years. Amount changed to 0.5-18 times a. m. s. r. in all cases except death for non-occupational cause, 1-23 times a.m.s.r. Waiting period abolished.	Amount increased by an additional 10 times average daily standard remuneration on behalf of each surviving child. Amount of pension payable for occupational death or death of occupational invalidity pensioner changed to 5 times last monthly s.r. + 3(t-15) last daily s.r. and 2.5 times last monthly standard remuneration respectively. In latter 2 cases the increase on behalf of surviving children was also based on last d.s.r.		Amount changed from average monthly standard remuneration basis to last m. s. r. basis.
From 1 Nov 1948	Amount increased, in case of severe invalidity, by a flat ¥2,400 per year in behalf of spouse and each child.			Eligibility requirements changed to a. 3-15 years and attainment of age 50 except in selected cases. b. 0.5-15 years without age requirement. Amount under (a) 3-18 times a.m.s.r., under (b) 1-23 times a.m.s.r.		Eligibility requirements: a. Covered employment of not less than 15 years of the person deceased from non-occupational causes or b. Death of a non-occupational but severe invalidity pensioner. (All occupational cases are taken care of by the survivors' pension.) Amount: 2 times average monthly standard remuneration plus ¥2,400 for each surviving child other than that receiving the primary pension.	
From 1 Jun 1949			Eligibility requirements: Lowered for seamen on fishing boats to 10 years, for those availing themselves of this right before having served 15 years in covered unemployment. The amount too is changed to double the a.m.s.r.				

* In the summary of benefit amounts, "t" stands for the number of years of covered employment, "a.m.s.r." stands for average monthly standard remuneration.

E. Current Benefit Provisions

Generally speaking, the benefit provisions of the Seamen's Insurance program combine those offered under Health Insurance, Welfare Pension Insurance, Workmen's Accident Compensation Insurance and Unemployment Insurance with but minor variations.

Short-term benefits

See government-managed Health Insurance and Workmen's Accident Compensation Insurance summaries of benefits available. No delivery allowance and no nursing allowance are paid under Seamen's Insurance. No fees are charged for the initial consultation under the medical care provisions of this program.

Sickness and injury allowance. Paid to insured (not dependents) temporarily disabled for work, beginning with the day of disability and continuing for the duration of disability, but not exceeding two years. The rate of compensation is 60 percent of the taxable daily wage or 40 percent when hospitalization is provided and the insured has no dependents. In occupational cases the above time-limit does not apply, and the rate of compensation is 100 percent of wages not exceeding four months, and 60 percent thereafter.

Funeral expense. A lump sum payable to the bereaved family amounting to the last two months of taxable wages received. If there are no survivors entitled to this benefit, the costs of the funeral are refunded within the above limit to the person arranging for it.

Unemployment benefits

A cash benefit paid to persons involuntarily unemployed after a period of covered employment of at least six months during the preceding year. Seasonal and short-term workers are exempt from unemployment coverage. There is an initial waiting period of one week, which is waived in cases of recurrent unemployment within one year from the date of first lay-off. The maximum period for which benefits may be received within a year is 180 days. Unemployment benefits may not be received simultaneously with short-term benefits or pensions.

The amount paid is a fraction of the taxable average daily wages of the last month or the last two months, whichever is higher. It amounts to 60 percent of the wage per day of unemployment or 300 yen, whichever is lower.

Long-term benefits

Retirement allowance. One-time lump-sum grant in lieu of old-age pension paid to insured, upon reaching age of 50, who had withdrawn from the system after at

least three years of covered employment but short of the time required to qualify for the pension. In cases of withdrawal on account of off-duty death, marriage, or child-birth, benefit is paid regardless of age and only six months of prior coverage are required. Depending on the length of covered employment, the benefit will amount to between 1 and 23 times the average monthly wage, subject to a maximum in certain specified cases where more than one allowance is paid.

Invalidity allowance. One-time lump-sum grant payable for minor disabilities, provided the insured had been in covered employment at least six months prior to the incidence of the disabling sickness or injury. The amount is a flat sum corresponding to ten times the last monthly wage in off-duty cases and varies from 2 to 25 times the last monthly wage in duty-connected cases.

Survivors' allowance. A variety of lump-sum grants payable to survivors who cannot qualify for a survivor's pension. The most important case is that of on-duty death of the insured who leaves no one entitled to a survivor's pension. In this case six times the last monthly wage is granted plus an additional amount for service in excess of fifteen years.

Invalidity pension. Payable after six months of covered employment (three years prior to 1 December 1947) except in duty-connected cases, in which no qualifying period is required. In duty-connected cases the annual pension amount varies from five to eight times the last monthly taxable wage, depending on the degree of disability. In non-duty connected cases it is four times the last monthly wage. Both amounts are raised for service in excess of fifteen years, but must not exceed in any case twelve times the last monthly wage. In duty-connected cases of severe nature, additional amounts are payable for the spouse and each dependent child of the invalid.

Effective 1 September 1948, occupational pensions certified prior to 1 December 1947 (the date on which amendments to the Seamen's Insurance Law took effect, bringing its occupational pension provision in line with those of the Workmen's Accident Compensation Law for land workers) were increased five-fold in order to make them more nearly equal to those certified since that date.

In cases in which the deceased was insured six months or more, but less than fifteen years and died from a cause not connected with his duty (either within 2 years from a sickness contracted prior to loss of coverage or, without time limit, from a severe degree of invalidity entitling him to an invalidity pension), so-called widow(er)'s and orphan's pensions are paid to a widow (regardless of age if she has dependent children; otherwise, at age 50 or over) or a widower (age 55 or over) or a dependent child. This pension amounts to twice the average monthly wage of the deceased while covered. This amount is increased by ¥2,400 for each dependent child other than the primary recipient of the orphan's pension.

Old-age pension. None payable as yet owing to qualifying requirement of 15 years' covered employment.

II. Statistical Summary

TABLE 12. COVERAGE OF SEAMEN'S INSURANCE, 1940 TO 1949 1/

Fiscal Year	Number of Insured Persons		Number of Shipowners	
	Ordinary Coverage	Unemployment	Ordinary Coverage	Unemployment
1940	102,140	-	3,270	-
1941	119,564	-	3,794	-
1942	119,805	-	4,214	-
1943	122,868	-	4,261	-
1944	122,254	-	n.a.	-
1945	91,723	-	n.a.	-
1946	93,466	-	1,473	-
1947	86,126	76,810	1,524	1,510
1948	102,071	92,060	3,180	2,949
1949	123,738	92,284	5,259	4,288

1/ As of the end of the fiscal year designated.
SOURCE: Insurance Bureau, Ministry of Welfare.

CHART F. COVERAGE OF SEAMEN'S INSURANCE
FISCAL YEARS 1940 - 1949

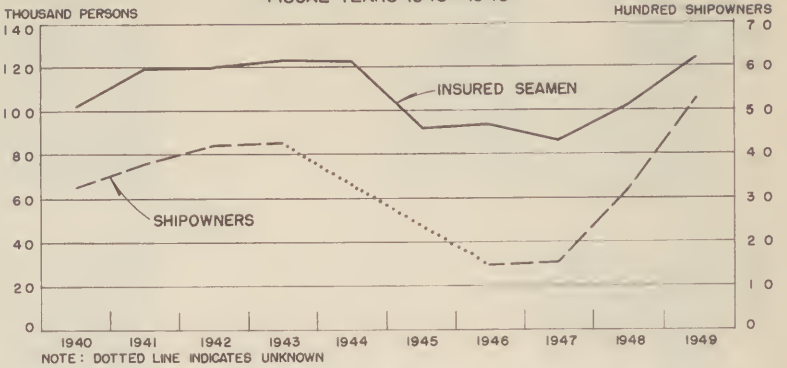


CHART G. SHORT TERM BENEFIT CASES UNDER SEAMEN'S INSURANCE
1940 - 1949

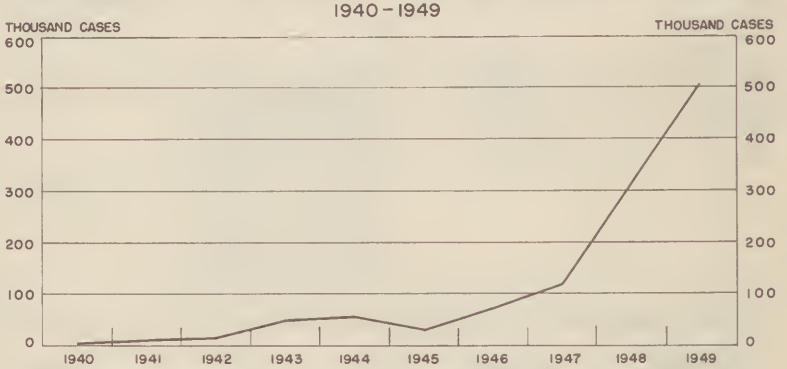


CHART H. LONG TERM BENEFIT CASES UNDER SEAMEN'S INSURANCE
1940 - 1949

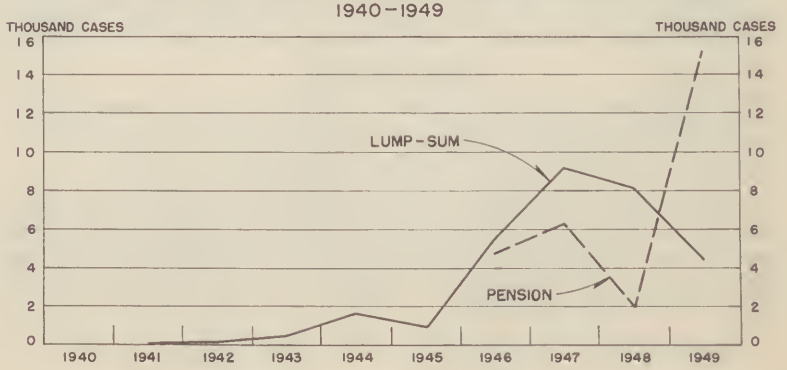


TABLE 13. BENEFITS GRANTED UNDER SEAMEN'S INSURANCE, 1940 - 1949

Period	Short Term Benefits 1/ - Insured Persone										Long Term Benefits - Insured Pereone											
	Total		Medical Care 2/		Medical Expense		Sicknees Allowance		Funeral Expense		Lump-Sum Grante 1/								Peneions 3/			
											Retirement		Invalidity		Survivors'		Death 4/		Invalidity		Survivors'	
	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Casee	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Caee	Cases	Yen per Case	Caees	Yen per Case	Casee	Yen per Case	Caees	Yen per Case
1940	3,615	39	876	30			2,739	42			-	-					-	-	-	-		
1941	9,707	53	2,836	49			6,871	54			23	107					-	-	-	-		
1942	14,009	52	5,428	41			8,581	65			108	137					-	-	-	-		
1943	49,420,	27	37,522	13			11,898	68			209	194					225	267	-	-		
1944	55,847	38	43,116	29			12,731	68			698	176	3	632			972	269	-	-		
1945	30,738	44	27,448	30			3,014	147	276	271	293	314	13	1,672	598	2,207	15	297				
1946	71,642	145	62,634	120	721	270	5,679	331	2,608	325	1,052	706	84	1,146	4,401	2,224	8	363	49	573	4,720	913
1947	119,786	393	106,801	338	3,885	865	6,728	938	2,372	557	3,107	755	114	1,804	5,912	2,285	17	4,610	53	696	6,287	511
1948	314,638	917	270,863	753	14,371	2,092	14,252	2,614	2,238	2,470	3,777	875	155	15,277	4,197	3,197	-	-	43	3,539	1,956	1,563
1949	503,475	1,306	458,602	1,014	15,021	2,811	27,963	4,756	1,889	8,967	3,299	2,251	240	33,168	884	46,070	-	-	181	5,517	15,050	6,300
	Short Term Benefits - Dependents																					
1948	12,914	771	-	-	12,717	700	-	-	197	5,342												
1949	146,120	362	137,798	362	7,129	1,373	-	-	1,193	8,590												

1/ Benefits actually paid during period.
2/ Includes dental care and nursing service.
3/ Benefits decided during period. Pension benefits decided rather than benefits paid, are used here becauee the latter include pensions decided in previous years and, so, do not reflect annual trends in number of cases or average amount per case. Short term and lump sum benefits do not have this disadvantage. Decided casee were first reported in 1946.
4/ Death allowance abolished 1 April 1945.

SOURCE: Insurance Bureau, Ministry of Welfare

TABLE 14. INCOME AND EXPENDITURE UNDER SEAMEN'S INSURANCE, 1940 TO 1949

(Yen Amounts in Thousande)

Fiscal Year	Excees (+) Deficit (-)	Income				Expenditure			
		Total	Percent Derived from:			Total	Percent Spent for:		
		(Thousande of Yen)	Contribution	Subsidiee	Other	(Thousands of Yen)	Benefits	Administration	Other
1940	+ 4,786	5,011	90.3	1.9	7.8	225	63.2	32.2	4.5
1941	+ 7,208	7,891	87.8	1.5	10.7	683	75.1	16.9	7.9
1942	+ 7,315	8,317	84.2	1.5	14.3	1,002	73.9	11.7	14.3
1943	+ 8,074	9,839	82.7	2.0	15.3	1,765	79.9	8.2	11.9
1944	+ 6,494	9,920	85.3	2.8	11.9	3,426	72.7	5.2	22.0
1945	+ 16,813	20,785	63.2	27.8	9.0	3,972	73.8	7.5	18.7
1946	+ 41,618	68,269	84.4	13.2	2.4	26,651	94.5	1.8	3.7
1947	+ 42,066	130,401	79.2	18.7	2.1	88,335	86.5	6.7	6.9
1948	+ 160,775	561,424	89.5	9.8	0.7	400,649	86.6	4.0	9.4
1949	+ 48,086	1,127,912	88.2	11.0	0.8	1,079,826	90.3	4.5	5.2

SOURCE: Insurance Bureau, Ministry of Welfare

NATIONAL PUBLIC SERVICE MUTUAL AID ASSOCIATIONS

I. Historical Summary

A. Legislative History

Legal Source and Date of Enactment	Summary of Contents	Effective Date
1. Mutual Aid Associations Established Prior to Government Order for Establishment in all Government Agencies, Effective 1 January 1941.		
No legal authority	Establishment of the first Mutual Aid Association covering the workers in the government-owned iron works. (In 1935 this enterprise was transferred to private management. The association is said to continue to exist therein as a private association)	1 Jun 1905
Imperial Ordinance No. 127, 19 Apr 1907	Establishing Mutual Aid Association for Imperial Railway Agency workers.	1 May 1907
Imperial Ordinance No. 157, 18 Jun 1908	Establishing Mutual Aid Association of State Monopoly Enterprise workers.	1 Aug 1908
Imperial Ordinance No. 22, 15 Mar 1909	Establishing Mutual Aid Association of government Printing Enterprise workers.	1 Apr 1909
Imperial Ordinance No. 151, 25 May 1909	Establishing Mutual Aid Association for communication workers, later re-named Mutual Aid Association of the Ministry for Postal Service and Tele-communications.	1 Jul 1909
Imperial Ordinance No. 18, 22 Mar 1912	Establishing Mutual Aid Association for (civilian) personnel in the Navy. (Abolished after termination of Second World War).	1 Apr 1912
Imperial Ordinance No. 80, 31 Mar 1919	Establishing Mutual Aid Association for (civilian) personnel of the Army. (Abolished after termination of Second World War).	1 Apr 1919
Imperial Ordinance No. 306, 25 Jun 1919	Establishing Mutual Aid Association for government Forestry (office) workers.	1 Jul 1919
Imperial Ordinance No. 44, 24 Mar 1920	Establishing Mutual Aid Association in the Police Force.	1 Oct 1920
Imperial Ordinance No. 19, 1923 (exact date not available)	Establishing Mutual Aid Association in the Mint.	n.a.
Imperial Ordinance No. 332, 3 Jul 1923	Establishing a Mutual Aid Association for Public Works employees.	1 Aug 1923
Imperial Ordinance No. 201, 16 May 1937	Establishing Mutual Aid Association for Silk Conditioning House. (Later consolidated with Agriculture and Forestry Mutual Aid Association).	1 Jun 1937
Imperial Ordinance No. 489, 31 Jul 1940	Establishing Mutual Aid Association for Prison workers.	1 Aug 1940
Imperial Ordinance No. 686, 20 Oct 1942	Establishing Mutual Aid Association for teachers (in public schools) and Mutual Aid Association of Hokkaido Forestry Workers. (The latter Mutual Aid Association was incorporated in the Mutual Aid Association for Forestry (office) workers in 1948).	1 Nov 1942

A. Legislative History (Continued)

Legal Source and Date of Enactment	Summary of Contents	Effective Date
2. Government Ordinance for Establishment of Mutual Aid Association in all Ministries and Similar Government Agencies, and Associations Established in Pursuance Thereto.		
Imperial Ordinance No. 827, 2 Dec 1940	Directing the establishment of Mutual Aid Associations in each government agency under the control of the chief of that agency, to cover all civil officials drawing pay below a given maximum from the national treasury unless they are already covered under existing programs. Pursuant to this ordinance, the following Associations were established and became operative in 1941: (1) MAA for government officials under the jurisdiction of the Ministry of Finance. (2) Cabinet and Prime Minister's Office MAA. (3) Justice Dept. employees' MAA (4) MAA for employees of Ministry of Foreign Affairs. (5) MAA for government officials in the Ministry of Education. (6) MAA for government officials in the Agriculture and Forestry Ministry. (7) MAA for the Ministry of Commerce and Industry. (8) MAA for government officials of Ministry of Transportation. (9) MAA for employees of Ministry of Welfare. (10) MAA for employees of Ministry of Labor. (11) MAA for employees of Ministry of Home Affairs.	1 Jan 1941
3. Consolidation of all existing associations under the National Public Service Mutual Aid Association Law.		
Law No. 69, 30 Jun 1948	Standardizing organization, financing, and benefit schedules of all associations and placing them under the general supervision of the Ministry of Finance but with a great deal of autonomy left to each association in the settlement of its internal affairs pursuant to its own managerial regulations. In pursuance to this law several of the existing associations were reorganized and/or re-named, the new associations succeeding to the rights and obligations of their predecessors. The MAA of Government Employees under Finance Ministry jurisdiction was split up into the MAA of the Finance Ministry (proper) and three newly established MAA of the House of Representatives, the House of Councillors, and the Board of Audit, respectively; the MAA of the Cabinet and Prime Minister's Office employees was split into the MAA of the Prime Minister's Office and the MAA of the Construction Ministry; the MAA of the Justice Department employees was divided into the MAA of the Attorney General's Office and the MAA of the Courts; the MAA of the Education Ministry's employees was succeded by the MAA of the Education Ministry (proper) and the MAA of government schools (however, effective 1 June 1949, both were reunited again); the MAA of Teachers became the MAA of Public Schools; the MAA for employees of the Ministry of Home Affairs became the MAA for local government employees.	1 Jul 1948

Legal Source and Date of Enactment	Summary of Contents	Effective Date
Law No. 69, 30 Jun 1948 (Cont'd)	At a later date (1 June 1949), the MAA of Communication workers was split into two associations, the MAA of the Postal Service Ministry and the MAA of the Telecommunication Ministry. In addition, the following new associations were established subsequently (1 June 1949): The MAA of the Economic Stabilization Board and the MAA of the Special Procurement Agency; (both were carved out of MAA of the Prime Minister's Office), and the MAA of the People's Finance Corporation.	
Law No. 118, 30 May 1949	Extending long-range benefits to persons below the rank of "official" employed in any of the 22 ministerial and similar (non-enterprise) MAAs. Also this law raised the amounts of pensions payable currently or on or after 1 October 1948 but suspended payment of retirement pension until age 50.	1 Oct 1949
Law No. 135 2 May 1950	Revising pension benefits upward again. See below - E. Current Benefit Provisions.	Retroactive to 1 Jan 1950

B. Coverage Provisions

Period	Subject of Compulsory Coverage	Eligible for Voluntary Coverage
1905 - 31 Dec 1940 .	Lower employees of government owned and operated commercial enterprisee and monopolies (not ministries and comparable government agencies) not subject to the Government Pension System.	Those not compulsorily covered, including those covered by the Government Pension System - entirely at their own expense.
1 Jan 1941 - 30 Jun 1948	All civil employees drawing pay from the National Treasury not covered under any MAA already existing or under Health Insurance or Seamen's Insurance. Non-salaried officials drawing salaries in excess of ¥1,820 per year (changed to ¥2,400 in 1943), and others specifically exempted. Membership was to be of two types, A for employees of other than "official status;" B for "officials" with varying benefit rights.	a. Those not compulsorily covered - entirely at their own expense. b. Those changing from A to B status and desiring to preserve their accumulated pension rights (voluntary continued insured referred to as type C members).
1 Jul 1948	All civil officials in regular government employment without any salary limit.	Only those lower employees advancing to "official" rank and thereby becoming eligible for and subject to coverage under the Government Pension System but choosing instead, continued membership in their MAA in order to safeguard their accumulated pension rights. (Voluntary continued insured - type C members).

A NOTE ON COVERAGE OF LOCAL GOVERNMENT EMPLOYEES

Government workers in the prefectures - both those employed with the national government and stationed in the field, and those employed with the prefecture government - are covered under the Mutual Aid System. Most of them come under the local Government Employees' Mutual Aid Association, but other associations, such as Teachers', Labor Ministry Mutual Aid Association also include some.

City, town, and village government workers are covered for the most part under the Health Insurance Law for their short-term protection, although some groups, e.g. public school teachers, policemen and firemen, belong to their respective mutual aid associations. For their long-term (retirement, invalidity, survivors') protection they must rely on local pension schemes except for those groups covered under the Mutual Aid system and protected thereunder.

C. Taxable Wages, Contributions and Sharing of Contributions

Taxable wages have consisted uniformly of basic pay determined by the service and wage class of the employee and the standard fixed in yen - a hypothetical average computed since 1946 which has varied as follows:*

November 1946 - November 1947	¥1,006
December 1947 - April 1948	¥1,600
May 1948 - June 1948	¥2,500
July 1948 - November 1948	¥3,791
December 1948	¥6,307

In the rate of contributions charged, however, and the extent of sharing of contributions by the government there has never been uniformity until 1948 when the government's share of the benefit expense - but not the rate to be charged - were uniformly set by Law No. 69. Even thereafter certain differences in sharing of cost have continued to exist owing to successive revalorizations of pension benefits currently payable the cost of which, underwritten by the government, varied between associations.

Given below, by way of example, are the respective data as pertaining to the Mutual Aid Association of the National Railways, one of the largest government enterprise associations:

CONTRIBUTION RATES AND SHARING OF CONTRIBUTIONS BY GOVERNMENT AND MEMBER
THE MUTUAL AID ASSOCIATION OF THE NATIONAL RAILWAYS 1/

Starting Date	Class of Membership - A,B,C	Short-Term Benefits		Long-Term Benefits	
		Total Contribution Rate in % of Base Pay	Sharing of Contribution	Total Contribution Rate in % of Base Pay	Sharing of Contribution
May 1907	A	1.0	60:40	-	-
	C	1.0	100:0	-	-
April 1920	A	.945	60:40	1.006	60:40
	C	.945	100:0	1.006	100:0
April 1933	A	.923	60:40	1.178	60:40
	C	.923	100:0	1.178	100:0
April 1940	A	.88	50:50	1.452	50:50
	C	.88	100:0	.982	100:0
April 1941	A	2.08	50:50	1.452	50:50
	B	1.9	50:50	-	-
	C	1.9	50:50	1.07	100:0
April 1943	A	2.32	50:50	1.468	50:50
	B	2.0	50:50	-	-
	C	2.0	50:50	1.07	100:0

CONTRIBUTION RATES AND SHARING OF CONTRIBUTIONS BY GOVERNMENT AND MEMBER IN THE MUTUAL AID ASSOCIATION OF THE NATIONAL RAILWAYS 1/(Continued)

Starting Date	Class of Membership - A,B,C	Short-term Benefits		Long-term Benefits	
		Total Contribution Rats in % of Base Pay	Sharing of Contribution	Total Contribution Rats in % of Base Pay	Sharing of Contribution
Apr 1945	A	1.26	50:50	1.708	50:50 plus 1.34 percsnt of base pay for occupational bensfits
	B	2.0	50:50	—	—
	C	2.0	50:50	1.40	100:0
Jun 1946	A	1.26	50:50	1.708	50:50 plus 1.34 percsnt of bass pay for occupational bensfits
	B	2.0	50:50	—	—
	C	2.0	50:50	1.4	100:0
Nov 1946	A	1.26	50:50	.297	50:50 plus 0.23 percent of bass pay for occupational bensfits
	B	2.0	50:50	—	—
	C	2.0	50:50	.25	100:0
Mar 1947	A	1.26	50:50	.396	50:50 plus 1.22 percent of base pay for occupational bensfits
	B	2.0	50:50	—	—
	C	2.0	50:50	.25	100:0
Dec 1947	A	2.0	50:50	.143	50:50 plus 0.43 percsnt of bass pay for occupational benefits
	B	2.0	50:50	—	—
	C	2.0	50:50	.1	100:0
Jan 1948	A	2.0	50:50	.086	50:50 plus 0.26 percsnt of base pay for occupational bensfits
	B	2.0	50:50	—	—
	C	2.0	50:50	.06	100:0
May 1948	A	2.0	50:50	.26	50:50 plus 2.00 percsnt of bass pay for occupational bensfits
	B	2.0	50:50	—	—
	C	2.0	50:50	.06	100.0
Jul 1948	A	4.0	50:50	1.35	45:55 plus 2.39% of bass pay to cover dsficit of liability rssserve 2/
	B	4.0	50:50	—	—
	C	4.0	50:50	1.111	100:0
Dec 1948	A	4.0	50:50	1.35	45:55 plus 2.39% of base pay to cover deficit of liability rsserve 2/
	B	4.0	50:50	—	—
	C	4.0	50:50	1.111	100:0
May 1949	A	4.0	50:50	1.35	45:55 plus 3.89% of base pay to cover dsficit of liability rsssrve 2/
	B	4.0	50:50	—	—
	C	4.0	50:50	1.11	100.0

1/ The government's share for long-rangs benefits includss a subsidy as well as its contribution as smployer.

2/ This deficit is dus to succssivs incrsases of psnsions currently paid without corrssponding incrsasss in (past) contributions. By law ths government is responsibls to covsr ths dsficit.

D. Benefit Structure

1. Early Phase

Occupational benefits were paid from ths start by all associations sstablished in government commercial enterprises and monopoliss and certain others not in this category such as Police, Prison workers, and Teachsrs' Mutual Aid Associations. In the Railway Workers Mutual Aid Association, e.g. ths oldest surviving one, this bsnsfit consisted of lump-sum payments ranging from 6 to 30 months' bass pay depsnding on the severity of the illnsss or injury. Anmuities for occupational accidents and injuries were first introduced in 1918 and then only on an optional basis and for the most severe cases. Its amount varied from 4 to 6 months' bass pay.

Ths schsdules for othsr than occupational benefits svolved gradually with new and mors liberal benefits added as the several associations gathered experience. In ths Railway Workers Mutual Aid Association, the earlisst benefits wsre of the naturs of long-term benefits. They included ths following:

a. Lump sums payabls to persons aged 55 or over leaving employment, ranging initially (1907) from ¥25.55 to ¥359.77.

b. Lump sums payable to members withdrawing at an earlier ags and without completing a stated qualifying period. Thess were in the nature of rsfunds of contributions paid and, at ths outset (1907), ranged from ¥2.63 - ¥269.38.

c. Lump sums payabls in case of death or work-disabling non-occupational sicknsss—a variable multiple of the monthly base pay.

d. Lump sums payable for occupational sicknsss or injury ranging from six to 30 months' bass pay depending on ths severity of the sickness or injury.

Later (1920) ssparation annuitiss were added for those rstiring at age 40 or above after membership of 20 years or mors. Ths annual amount was ths equivalsnt of four months' basic pay. Lesssr amounts were paid for shorter periods of membership and a separation lump-sum was paid aftsr membership of only six months or more at a rate of tsn days' bass pay for every six months of membership.

Also, disability anmuities were addsd for work-disabling invalidity aftsr 10 or more years of membership. The annual bensfit rangsd from thrss to six months' base pay. Lump sums were provided for survivors in case of sarly death of invalidity pensioner.

Short-term benefits began to be paid beginning with ths 9th year after the start of opsrations (1916):

a. Sick pay in case of absencs from duty owing to non-occupational injury or illnsss at the rats of ¥0.10 per day for daily wage earners and ¥0.05 for monthly salary earners.

b. Msdical cars sxpenses at the rate of 50 percsnt of those incurred on account of non-occupational accidsnt or illnsss (1918).

c. Matsrnity allowance (1920) comparabls to the forsgoing bensfit but payable in maternity cases.

d. Various so-called calamity benefits payable in case of losses due to natural disastsrs, protracted illness in the family or death of a family member ranging from 10 days' to 2 months' base pay.

2. Ths Period 1941 - 1948

This period is set off against ths initial one by two milestones in the developmsnt of this program. One is the issuancs on 2 December 1940 of Ordinance No. 827 which mads ths establishment of associations compulsory in government agencies othsr than monopoly and other enterprises among which they had originated and spread. In so doing it spellsd out the benefits (short-term only) which should be

provided and thereby exerted a unifying influence. The other event was the enactment of the National Public Service Mutual Aid Association Law on 30 June 1948. This law, for the first time, brought all associations under one legal source and unified their benefit structure in regard to both short- and long-term benefits.

a. Short-Term Benefits

Ordinance No. 827 provided the following benefits to be made available by associations subject to it on 1 January 1941 or thereafter:

(1) Medical Care Expense
Refund of eight-tenths of medical care costs incurred by primary insured and five-tenths for dependents after an eligibility period for dependents of 6 months' membership. Duration: 6 months for diseases other than TB, one year for TB after an eligibility period of three months' membership.

(2) Medical Care Benefit
Provisions of care in kind was optional with the association. If provided, the association could collect 20 percent of the cost of treatment from primary insured and 50 percent from dependents.

(3) Sickness and Injury Allowance
Cash payment at the rate of five-tenths of the daily pay starting from the fourth day of a confining sickness or injury for the duration of inability to work but not exceeding six months or the exhaustion of the medical care (expense) benefit, whichever is shorter, and subject to suspension or reduction for such period during which all or part of the regular pay continues to be paid. If the patient is accomodated in a hospital and has no dependents, the allowance was reduced to two-tenths of his pay.

(4) Maternity Allowance
Cash payment at the rate of five-tenths of the daily pay for a period of 28 days (up to 35 days in case of delay) before and 42 days after delivery, provided the insured has been a member for six months preceding delivery, or had been prior to withdrawal within six months of the delivery. Payment is mutually exclusive with sickness and injury allowance and with regular wage payment. In case of accomodation in a maternity hospital it is reduced to two-tenths of the daily pay if the insured had no dependents.

(5) Delivery expense
Cash payment of ¥20 (¥10 for spouse) or ¥15 if the member was delivered in a maternity hospital.

(6) Funeral expense
Cash benefit of 30 days' wages for the funeral of the deceased insured payable to the member of his family holding the funeral. Minimum ¥30. Eligibility confined to death within three months after withdrawal from membership or work-disabling illness or injury.

(Under the regulations governing the Railway Mutual Aid Association and other government enterprise mutual aid associations, benefit schedules meanwhile were being expanded along these lines with some new benefits added, such as a nursing allowance after child-birth /¥30 per month for 6 months/ funeral expenses for family members of the insured /¥300/. Also the medical benefit was expanded to cover the total cost of care if such care was provided in association-owned facilities. Moreover, the rate of the sickness and injury allowance and of the delivery allowance was raised to 60% of pay and some of the disaster grants became flat sums of ¥500 - ¥1,000.)

b. Long-Term Benefits

Ordinance No. 827 of 2 December 1940 did not provide for long-term benefits. Those among the members of Mutual Aid Associations established pursuant to that ordinance who were of "official" rank enjoyed long-term protection under the Government Pension Law. Those of lesser status remained unprotected until 1 October 1949.

Meanwhile the long-term benefit schedules of the several enterprise associations were liberalized and expanded. The main addition consisted of a survivors' pension for dependents of persons deceased after they had been insured 20 or more years. The amount was one-half of the separation annuity payable to the deceased.

3. The Period Since 1948

In 1948, Law No. 69 took effect with the result that benefits offered by the several associations became fairly uniform in compliance with the stipulations of that law. In the "non-enterprise" or "Ministerial" associations the bulk of the benefits continued to be of the short-term variety as employees of "official" rank continue to receive their long-term benefits under the Government Pension Law. (The same is true of "officials" belonging to the government enterprise associations; however, their number is smaller in proportion to the other employees insured with these associations). Employees of lower than "official" rank working in government agencies other than commercial enterprisee and monopolies did not obtain long-term coverage until 1 October 1949.

One important innovation brought about as a consequence of the National Public Service Mutual Aid was the exclusion of all benefits of occupational origin dating after the enforcement date of said law from the benefit schedules of the mutual aid associations. Since 1 July 1948, occupational benefits are paid by the employing agency—pending an enactment of an accident compensation law for public workers—except those decided before that date or having their origin prior thereto.

The benefit schedule has remained substantially unchanged—except for the revalorization of current pensions—since enactment of Law No. 69 of 1948. See below E. Current Benefit Provisions.

E. Current Benefit Provisions.

The description of individual benefits given below follows the provisions of the National Public Service Mutual Aid Association Law, effective 1 July 1948, as amended, and administrative ordinances based thereon. Prior to the effective date of that law, each association made its own benefit provisions. Thus, there was an appreciable variety. By and large, the benefit provisions of the new law are more liberal than those in effect prior thereto. One important difference lies in the exclusion of all benefits for duty-connected causes as no longer payable by Mutual Aid Associations after 1 July 1948, except those payable for causes originating prior to that date.

Short-term Benefits

Medical care benefit. Medical care, including surgical and dental care, and hospitalization provided free of charge to primary insured, and at half cost to his dependents for not more than three years for any one illness or injury; nursing care, to the extent the association deems it necessary. In the reports received the type of care given is not broken down. Dependents' medical care, when given in kind, is included here. More often, the reimbursement provision is applied to dependents.

Medical care expense. Reimbursement for medical care received from other than insurance doctors or institutions and paid for by the insured himself. Reimbursement is made at the rates set by the association but not exceeding actual cost to the insured. Medical care expenses incurred on behalf of dependents are reimbursed at 50 percent thereof.

Sickness and injury allowance. Payable to primary insured, beginning with the fourth day of sickness, for as long as he is unable to work but for not more than

six months--provided he is not paid his regular salary. The rate is 80 percent of daily base pay or, in case hospitalization is provided and the insured has no dependents, 60 percent of daily base pay. In tuberculosis cases the period is extended to three years.

The law provides for a so-called "absence allowance" payable at a rate of 60 percent of daily base pay in cases of absence from work owing to illness of the insured or his family (for the duration of such absence), childbirth (14 days), disaster (5 days), marriage or death in the family (7 days) or other approved reasons--provided neither sickness and injury allowance nor pay was received for the period of absence. Since the proviso is seldom realized, this benefit is paid very infrequently. In the tables opposite it has been included with the sickness and injury allowance.

Delivery expense. Payable to primary insured women for a period of 42 days before and 42 days after delivery at rate of 80 percent of the daily base pay.

Delivery allowance. A flat one month's base pay (one-half month's base pay for dependents) paid at childbirth.

Nursing allowance. Payable upon childbirth to the insured or dependent at the rate of ¥200 per month for the duration of the nursing period but not exceeding six months. In the reports received no distinction is made between primary insured and dependents among the cases listed.

Funeral expense. A flat one month's base pay but not less than ¥4,000 (one-half month's base pay but not less than ¥2,000 at the death of a dependent) payable to the person holding the funeral for the deceased.

Calamity benefit. Two kinds of benefit: (1) a death benefit due in cases of death caused by natural disasters and analogous to the ordinary funeral benefit but paid in addition thereto; (2) a lump-sum paid to the primary insured who lost part or all of his residence due to natural disaster. The amount varies, according to length of service, from one-half to 3 months' base pay. In the table following, all calamity benefits have been lumped together.

Long-term Benefits

Paid only to persons other than career servants classed as "officials". The latter receive long-term protection under the Government Pension system.

Retirement (separation) allowance. Lump-sum paid to a person retiring or separated from the service after at least six months' but not more than 20 years' membership. Depending on the length of his service it varies from 10 to 485 times his daily base pay. If he receives also an invalidity allowance, the two allowances combined must not exceed 22 months' base pay.

Invalidity allowance. Granted to a member covered for at least six months for smaller cases of invalidity or disabling illness continuing after the expiration of the three-year medical care benefit or expense. It is a flat amount of ten months' base pay. If he receives also a retirement (separation) allowance, the two allowances combined, however, must not exceed 22 months' base pay.

Survivors' allowance. Payable when no survivors qualifying for a survivors' pension are left or the deceased was an invalid pensioned prior to completing 20 years of service. The amount is computed differently under the serveral alternative conditions of eligibility. It may range from 120 to 720 times the daily base of the deceased; or it may equal the difference between six times the annual amount of the retirement pension to which he was entitled and the sum total of this and/or other pension money actually received; or it may equal the amount by which the invalidity allowance drawn by the deceased fell short of the total to which he was entitled.

Retirement (separation) pension. Payable to workers retired after at least 20 years' service from the time they reach ago 50 until death. The annual pension amount is four times the worker's monthly base pay plus an additional four days for each year served in excess of twenty.

Invalidity pension. Payable for major invalidity or disabling illness of more than three years' duration on the same qualifying conditions as the invalidity allowance. Depending on the degree of disability, the annual pension amounts to 4 or 5 times the monthly base pay plus an additional three days' base pay for each year of membership in excess of 20.

Survivors' pension. Payable to the surviving family after death of a member or pensioner insured for 20 years or more and amounting to one-half the retirement pension he was receiving or would have been entitled to receive.

Note: A 1949 amendment to the law provided that all pensions already certified and payable for other than duty-connected causes in or after October 1948, shall be recomputed on the basis of a fictitious salary amounting to 24 times the original base pay effectuating an equivalent increase in the pension amount. However, current retirement pension shall not be affected by this revalorization until the pensioner reaches age 50. Also this amendment doubled the annual amounts of invalidity and survivors' pensions payable in or after October 1948, for duty-connected causes occurring prior to the enforcement of the National Public Service Mutual Aid Association Law. (These had been raised before and were thus increased approximately 30-fold.) A further upward revision effective January 1950 resulted in additional increases of the above fictitious salaries, ranging from 1.68 to 2.12 times in duty-connected cases and from 2.1 to 2.65 times in others.

II. Statistical Summary

TABLE 15. BENEFITS UNDER NATIONAL PUBLIC SERVICE MUTUAL AID ASSOCIATIONS

I. BENEFITS TO INSURED PERSONS

A. Payments (Thousands of Yen)

Fiscal Year	Short Term Benefits								Long Term Benefits					
									Lump-Sum Grants			Pensions		
	Medical Care Benefits	Medical Care Expense	Sickness and Injury Allow.	Delivery Expense	Maternity Allow.	Nursing Allow.	Funeral Expense	Calamity Benefits	Retirement	Invalidity	Survivors'	Retirement	Invalidity	Survivors'
1941	611	6,252	1,646	288	57	1/	324	91	10,204	767	3,531	9,090	1,087	859
1942	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1943	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1944	2,013	6,636	891	231	57	1/	558	460	19,620	774	5,225	10,017	935	1,034
1945	1,785	5,625	526	213	34	27	558	7,358	26,112	587	6,019	8,930	638	1,166
1946	9,466	29,175	553	721	55	455	1,288	2,749	31,047	589	9,588	17,050	1,064	1,742
1947	57,985	185,410	909	2,655	147	6,119	3,239	4,342	18,766	1,338	9,063	18,535	5,422	18,084
1948	664,293	860,992	4,102	17,993	881	70,911	24,523	149,202	344,111	483	35,490	15,492	1,133	5,885
1949	3,003,277	1,305,728	184,693	137,723	7,362	254,296	69,007	87,031	3,915,282	2,524	141,468	681,293	13,201	53,190

1/ Less than 500 yen.

TABLE 15. BENEFITS UNDER NATIONAL PUBLIC SERVICE MUTUAL AID ASSOCIATIONS

I. BENEFITS TO INSURED PERSONS (Continued)

B. Cases Paid and Average Cost per Case 2/

Period	Short Term Benefits															
	Medical Care Benefits		Medical Care Expense		Sickness and Injury Allowance		Delivery Expense		Nursing Allowance		Maternity Allowance		Funeral Expense		Calamity Benefits	
	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case
1947	4,613,730	12	415,056	445	3,407	265	12,977	205	78,650	78	560	245	13,454	241	14,459	300
1948	2,567,207	262	829,302	1,048	6,006	800	16,097	1,118	203,179	349	367	2,400	12,890	1,902	23,146	329
1949	5,978,031	502	737,324	1,771	45,739	4,015	35,730	3,855	310,909	818	1,392	5,289	14,624	4,719	14,945	5,823

Period	Long Term Benefits											
	Lump-Sum Grants						Pensions					
	Retirement		Invalidity		Survivors'		Retirement		Invalidity		Survivors'	
	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case
1947	100,497	187	959	1,395	17,283	542	139,567	133	12,799	424	38,240	423
1948	108,445	3,173	288	1,677	7,322	4,892	125,430	124	4,289	264	12,890	457
1949	281,804	10,345	78	32,359	5,841	24,220	170,384	3,999	3,476	3,798	20,183	2,635

2/ No reliable data on number of cases before 1947.

II. BENEFITS TO DEPENDENTS

A. Payments (Thousands of Yen)

Period	Medical Care Expense	Delivery Expense	Funeral Expense	Calamity Benefit
1941	1,142	189		
1942	n.a.	n.a.		
1943	n.a.	n.a.		
1944	2,448	820		
1945	2,132	476		
1946	14,383	1,795		
1947	96,659	9,068	582	5
1948	524,040	261,967	44,476	442
1949	1,446,411	678,838	167,261	1,053

B. Cases Decided by Average Cost per Case

Period	Medical Care Expense		Delivery Expense		Funeral Expense		Calamity Benefit	
	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case	Cases	Yen per Case
1947	431,860	224	142,584	64	2,040	285	9	592
1948	1,846,088	284	200,179	1,309	26,885	1,654	802	551
1949	4,103,696	352	256,568	2,645	57,694	2,899	303	3,475

TABLE 16. INCOME AND EXPENDITURE UNDER NATIONAL PUBLIC SERVICE MUTUAL AID ASSOCIATIONS, 1941 TO 1949

Fiscal Year	Excess (+) Deficit (-)	Income				Expenditure			
		Total (Thousands of Yen)	Percent Derived from:			Total (Thousands of Yen)	Percent Spent for:		
			Contribution	Subsidies	Other		Benefits	Administration	Other
1941	+ 48,409	87,610	41.1	38.3	20.7	39,201	91.2	0.7	8.1
1944	+ 67,153	126,205	41.2	38.9	19.9	59,052	87.7	0.5	11.8
1945	+ 76,101	144,157	40.6	40.4	19.0	68,056	91.7	0.6	7.7
1946	+ 99,814	241,200	86.9 1/	-	13.1	141,386	91.6	1.1	7.3
1947	+ 247,333	748,284	70.2 1/	-	29.8	500,951	87.9	1.1	11.0
1948	+ 3,010,267	6,345,002	97.3 1/	-	2.7	3,334,735	91.4	0.7	7.9
1949	+ 1,700,613	14,807,580	97.3 1/	-	2.7	13,106,967	n.a.	n.a.	n.a.

1/ Includes subsidies since government's contribution as an employer is not separated from amount of government subsidy.
SOURCE: Budget Bureau, Ministry of Finance

GOVERNMENT PENSION SYSTEM

1. Historical Summary

A. Legislative History*

Legal Source and Date of Enactment	Summary of Contente	Effective Date
	1. Early beginnings by adminietrative action	
War Department Ordinance No. 58, July 1871	Establishing certain allowances for military personnel as part of their service pay.	July 1871
Cabinet Order No. 48, 4 May 1875	Establishing disability and funeral benefits for officers in the military eervice and relief for their eurviving dependents.	4 May 1875
Cabinet Order No. 148, 24 Aug 1875	Providing retirement benefits for naval personnel.	24 Aug 1875
Sundry Cabinet Orders from 1876 to 1883	Amending existing benefit echedules.	1876–1883
Cabinet Order No. 41, 1 Jul 1882	Providing certain pensions for police and prison personnel.	1 Jul 1882
Cabinet Order No. 1, 4 Jan 1884	Establiehing certain pension benefite for civil officials.	4 Jan 1884
	2. Statutory Foundation laid	
Law No. 43, 21 Jun 1890	Government Officials' Pension Law.	1 Jul 1890
Law No. 44, 21 Jun 1890	Law Regarding Relief of Government Officials' Surviving Dependents (establishing survivors' pensions and allowances).	1 Jul 1890
Law No. 45, 1890	Soldiers' and Sailors' Pension Law (eetablishing peneions and lump-sum allowances for military personnel and their eurvivore).	1 Jul 1890
Law No. 90, 3 Oct 1890 (Supplemented by certain other laws)	Regulating Retirement and survivors' allowancee for educational officials.	1 Apr 1893
Law No. 38, 26 July 1901	Law Regarding Retirement Allowances for Policemen and Prison Personnel and Allowances for their Surviving Dependents.	1 Aug 1901
	3. Legislative Consolidation, Expansion, Wartime and Postwar Adjustments	
Law No. 48, 14 Apr 1923	The basic law of the present Government Pension eystem abrogating previous laws and ordinances, consolidating existing pension legislation and extending protection to certain non-permanent officials. Years of service in all branches were to be added and at least one-third of the last annual ealary paid as a pension, financed from national or local treasuries depending on which had paid the official's salary.	1 Oct 1923
Law No. 50, 1 Apr 1933	Making eligibility conditions for benefits more strict and increasing (in some cases newly establishing) contribution rates.	1 Oct 1933
Sundry laws dating from 1938 to 1946 (detaile not needed)	Common purpose: To amend pension legislation in line with changing wartime conditions.	1938–1946
Cabinet Order No. 68, 1 Feb 1946	Benefits payable to ex-soldiers, ex-sailors and civilians formerly attached to the armed forces were limited to those due for invalidity sustained by reason of military eervice at rates not exceeding the lowest of those currently payable for comparable invalidity due to non-military causes.	1 Feb 1946
Law No. 36, 15 Oct 1946	a. Freezing pensions at given amounts despite a rise in salaries. b. Partial etoppage of pensions exceeding ¥1,000 per year if recipient has an annual income exceeding ¥10,000 from other sources. c. Contribution rates changed to 1/200 of basic ealary.	1 Jul 1946
Sundry laws dating from 1946 to 1948 (details not needed)	Common purpose: To amend pension legislation in line with postwar conditions.	1946–1948
Law No. 190, 29 Jul 1948	Abrogating Law No. 36 of 15 October 1946; making total basic ealariee taxable at 2%; revieing upward pension amounts certified prior to 1 July 1948; partially stopping pensions payable to persons retired below age 50 (if annual pension amount exceeds ¥15,000) or/and recipient has an independent annual income of ¥50,000.	1 Jul 1948
Law No. 184, 16 May 1950	Revising upward pension amounts certified prior to 30 November 1948 and restricting partial stoppage to pensions of an annual amount of ¥30,000 or more payable to recipients with an independent income of ¥200,000 or more yearly.	16 May 1950

* Only the more important developments have been included.

B. Coverage Provisions

Period	Subject to Compulsory Coverage **
July 1871 – 23 Aug 1875	Military personnel
24 Aug 1875 – 30 Jun 1882	Military and Naval personnel
1 Jul 1882 – 3 Jan 1884	Military and Naval personnel plus policemen and jailers.
4 Jan 1884 – 30 Mar 1893	The above plus other civil officials including junior service class and above but not those of career ("official") status; i.e. mostly clerical, custodial personnel, etc.

B. Coverage Provisions (Continued)

Period	Subject to Compulsory Coverage **
1 Apr 1893 - 30 Sep 1923	The above plus sundry public school teachers and educational officials.
1 Oct 1923 - 1 Feb 1946 & 3 May 1947 respectively	1. Civil officials of the government down to and including the junior officials but not including those of lesser status, i.e. clerical, custodial and manual government workers. 2. Members of the Armed Forces. 3. Educational officials, including teachers, of public schools and public libraries. 4. Police and prison officials (of all grades) and members of official fire brigades. 5. Members of prefectural and metropolitan juvenile reformatories equal in rank to at least junior grade official and treated as such for government pension purposes.
Postwar period	Coverage under the Government Pension System has remained substantially unchanged with two more important exceptions: members of the Armed Forces and certain government officials transferred to local public bodies. The former group ceased to exist with the dissolution of Japan's army and navy and the discontinuation of military pensions other than for invalidity by Cabinet Order No. 68 of 1 February 1946 pursuant to SCAPIN 338 of 24 November 1945. The latter group of government workers was set off against the rest by the fact that the Local Autonomy Law (Law No. 67 of 16 April 1947 effective 1 May 1947) established at the lower levels of government political entities with independent powers and delegated to them many functions formerly held by the national government. Personnel thus transferred to local authority on the basis of this and certain subsequent laws - if formerly covered - continue to be covered under the Government Pension System although the local public bodies may be charged with the payment of pensions as in many instances prior to 1 May 1947. Persons newly employed by the local public bodies are not part of the Government Pension System but are covered or awaiting coverage under comparable local pension systems. Only the former are included in the statistics shown below. Certain benefits to non-repatriated persons, both military and civilians and their dependents have been made the subject of special legislation not generally considered part of social insurance.

** There has never been provision for voluntary coverage under the Government Pension System.

C. Taxable Income and Contributions

None of the Government Pension programs existing prior to 1 July 1890 were contributory in nature. The first contributory scheme requiring contributions of one percent of base pay was the survivors benefit program for civil officials enacted by Law No. 44 of 21 June of that year. Even after that date only one other program, that of survivors' benefits for educational officials, was made contributory (1 percent of base pay) prior to 1923. All other programs notably those in effect for the military and policemen and prison officials continued to be financed entirely by the government from general revenues.

In fact, these last named group as well as public elementary school teachers, continued to enjoy free pensions until 1 October 1933. All others had to pay contributions of one percent of base pay after 1 October 1923. From 1 October 1933 all Government Pension schemes were made contributory, members of the Armed Forces and police and prison officials paying at the rate of one percent, all others two percent of base pay.

The contribution rate was reduced to 0.5 percent effective 1 July 1946. On 1 July 1948, the two-percent rate was restored and has remained in effect since. The spread of taxable pay in the major periods of the more recent past is shown below in tabular form.

TAXABLE PAY UNDER THE GOVERNMENT PENSION LAW
(Annual Amounts)

Period	Type of Service	Basic Salary (Yen)	Additional Allowances * (Yen)
Prior to Jun 1931	1. Civil Officials	480 - 12,000	up to 700
	2. Military and Naval Personnel	675 - 7,500	-
	3. Educational Personnel	360 - 4,500	up to 700
	4. Policemen	360 - 840	up to 120
	5. Juvenile Reformatory Staff	480 - 5,200	-
Jun 1931 - Mar 1946	1. Civil Officials	480 - 9,600	up to 600
	2. Military and Naval Personnel	675 - 7,500	-
	3. Educational Personnel	360 - 4,050	up to 600
	4. Policemen	360 - 840	up to 120
	5. Juvenile Reformatory Staff	880 - 4,650	-
Apr 1946 - Dec 1947	All services covered	3,600 - 36,000	-
Jan - May 1948	All services covered	18,000 - 300,000	-
Jun - Nov 1948	All services covered	23,400 - 300,000	-
Dec 1948	All services covered	38,208 - 480,000	-

* The additional allowance was paid to officials serving in excess of five years. It was subject to Government Pension Contributions. Sundry other allowances were not subject thereto and are therefore not included in this table.

Unlike other Japanese social insurance programs, the Government Pension System has never accumulated a reserve. Instead, the government has appropriated each year the amount necessary over and above contributions collected to defray current costs. Owing to the fact that for long a large number of persons covered were not required to pay contributions and those paying fell far short of defraying the costs of their benefits (especially in the years of the late war and post-war inflation when a substantial part of government workers' pay consisted of special allowances exempt from taxation), the government's share of the total cost has been for years in excess of 90%. In the last year or two this ratio was considerably lower owing to the fact that salaries caught up to some extent with inflationary price rises while benefits currently paid (on the basis of certification in earlier years) kept lagging behind.

D. Benefit Structure

Prior to 1923, benefits available under the system consisted of a variety of pensions and lump-sum allowances, both for the insured themselves, in case of injury, illness, or retirement and for their surviving dependents (usually including spouse, children, parents, and grandparents).

These were standardized and expanded as follows:

Period	Lump-sum Allowance			Pensions		
	Lump-sum (retirement) Grant	Disease and Injury (invalidity) Allowance	Survivors' Allowance	Ordinary (retirement) Pension	Additional (invalidity) Pension	Surviving Dependents' Pension
1 Oct 1923 - 30 Sep 1933	Eligibility: One year of covered employment but not long enough to qualify for pension (not payable to privates). Amount: a. For civil officials: Last monthly salary multiplied by number of years of service. b. For military and naval personnel: a fixed amount determined by their last rank multiplied by yrs. of service.	Eligibility: On-duty injury or illness sustained by soldier or sailor of non-commissioned rank or below too slight to qualify him for a pension. Amount: Determined by last rank and the cause and degree of disability.	Eligibility: Same as for retirement lump-sum grant plus death of person covered leaving surviving dependents. Privates likewise excepted. Amount: Same as retirement lump-sum grant.	Eligibility: 1. Retirement after a. 15 yrs. service in covered employment for civil, educational and juvenile correction institution personnel. b. 11 yrs. for soldiers and sailors. c. 10 yrs. for police and prison officials. 2. Invalidity Any person eligible for "additional pension" owing to disease or injury attributable to public service. Annual Amount: a. Civilians: 50/150 of the annual salary at time of withdrawal plus 1/150 thereof for each year of service above the minimum. Moreover, educational, police, and prison officials were granted certain fixed additional amounts. b. Soldiers and sailors: Fixed amounts determined by last rank and length of service.	Eligibility: Contraction of serious injury or illness attributable to public service either before or after retirement. Automatically entitles recipient to cumulative receipt of ordinary pension. Annual Amount: Determined by last annual salary or rank and cause and degree of disability.	Eligibility: 1. Same as for ordinary pension and death of person covered leaving surviving dependents except in case of death attributable to public service in which case qualifying period is waived. 2. Death of recipient of ordinary pension leaving surviving dependents. Annual Amount: 5/10ths of annual amount of ordinary pension in case of non-service connected death; 8/10ths thereof in case of death attributable to public service.
From 1 Oct 33				1. Qualifying period extended to a. 17 yrs. for civil, educational, and juvenile correction institution personnel. b. 13 yrs. for soldiers and sailors. c. 12 yrs. for police and prison officials. 2. Partial suspension of pensions, to wit: pensioner below age 40, annual amount exceeding ¥1,000 and pensioner has independent income of ¥5,000 or more per year.		Qualifying periods extended by two years as under ordinary pensions.
From 1 Feb 46	Eligibility conditions changed to exclude military personnel or civilians attached to the armed forces.	Amounts payable to military personnel or civilians attached to the armed forces limited to the lowest payable for similar causes under any of the other social insurances	Eligibility conditions changed to exclude survivors of military personnel or of civilians attached to the armed forces.	Eligibility conditions changed to exclude military personnel or civilians attached to the armed forces.	Amounts payable to military personnel or civilians attached to the armed forces limited to the lowest payable for similar causes under any of the other social insurances.	Eligibility conditions changed to exclude survivors of military personnel or of civilians attached to the armed forces.
From 1 Jul 46	All pension and lump-sum amounts frozen at existing levels despite increase in salaries.					
From 1 Jul 48	Freeze on pension amounts removed; all pensions again calculated on basis of actual pay except that amounts certified prior to 1 July 1948 were increased to make them more nearly comparable with those newly certified. Conditions for partial suspension of ordinary pension changed to 50 years, and ¥15,000 and ¥150,000 respectively.					
From 16 May 50	Pension amounts certified prior to 1 December 1948 were increased to make them more nearly comparable with those newly certified. Conditions for partial suspension of ordinary pensions changed to ¥30,000 and ¥200,000 respectively.					

E. Current Benefit Provisions

Lump-sum Grants

Retirement allowance. One-time lump-sum allowances paid to public servants of "official" rank who retire after at least three years of service but prior to qualifying for a pension. The allowance amounts to the monthly salary at retirement multiplied by the number of years of service.

Invalidity allowance. One-time lump-sum allowance paid to disabled ex-servicemen whose degree of disability does not entitle them to an "additional pension" (see below). The amount payable varies form 10 to 100 times the salary attached to their former rank, as per schedule.

Survivors' allowance. One-time lump-sum allowances paid to surviving dependents of a public official who dies after at least three years of service but prior to qualifying for a pension; also allowances paid to survivors of an official with more than 17 years' service (12 years for police and prison officials) or in receipt of an ordinary pension who died without leaving any survivors who could qualify for a survivors' pension. The amount of the allowance payable on the first count is equivalent to the deceased official's monthly salary at time of death multiplied by the number of years of service. In the other cases it is a multiple of the annual pension which would have been payable.

Pensions

Ordinary pension. Payable to officials retiring after 17 years' service (12 years for police and prison officials) and those retiring at any time owing to service-connected injuries entitling them to an "additional pension" (see below). The basic amount of the pension is one-third the basic salary paid at the time of retirement. This amount is increased by 0.67 percent of that salary for each year's service in excess of 17 (12) up to a total of 40 years' service. There are certain differences in computing additional amounts for special classes of officials.

Additional pension. Payable to officials, including ex-servicemen of comparable rank, retiring for severe service-connected invalidity. Since the "ordinary pension" is payable in all such cases, except ex-servicemen, payment of the "additional pension" is cumulative. Additional dependents' benefits are paid as part of the pension. The basic annual amount varies according to schedule from 15 to 69 percent of the annual salary at the time of retirement. The additional amount paid in regard to dependents is a flat ¥4,800 per dependent per year. In the case of ex-servicemen it is limited to ¥7,200 per pensioner. This is due to the over-all limitation imposed by SCAPIN No. 338 of 24 November 1945 on all pensions to former military personnel. Restricted to work-disabling invalidity, they may be paid only at rates not higher than the lowest or those for comparable physical disability arising from non-military causes.

Invalidity pension. Payable to officials retiring on account of service-connected disability not severe enough to qualify them for an "additional pension". It may or may not be paid with an "ordinary pension" or lump-sum allowance. Since July 1948, additional dependents' benefits are paid as part of the pension. The basic amount varies, according to rank at retirement and the degree of the disability, from 10 to 20 percent of annual salary. When paid with the "ordinary pension", it is reduced by 15 percent.

Survivors' pension. Payable to the surviving dependents of officials who died in service after 17 years (12 years for police and prison officials) or while in receipt of an ordinary pension or, regardless of length of service of the deceased, whose death was due to a service-connected cause, or who were in receipt of an "additional pension" (see above). The basic amount is one-half of the ordinary pension or, in cases or service-connected death or death of an official pensioned for service-connected invalidity, is determined according to a variety of schedules annexed to the law. The pension is increased by a dependency allowance amounting to a flat ¥2,400 per year for each dependent of the survivor drawing the pension.

Note: Effective 1 October 1948, the annual amounts of current pensions were increased by substituting a fictitious salary varying from 12 to 26 times that actually received and recomputing all pensions on these higher salaries. A similiar raise became effective 1 January 1950, increasing fictitious base salaries to make them equal to 40 to 70 times those actually received.

Pensions currently paid are subject to reduction or suspension in the following cases:

a. Ordinary pensions, except when accompanied by additional or invalidity pension, are decreased by from 30 to 100 percent if the pensioner is under age 50. Suspension (100 percent reduction) applies under age 40.

b. Ordinary pensions exceeding ¥30,000 per year are reduced by varying amounts, but not below a total of ¥30,000, if the recipient has an independent income of ¥200,000 or more.

c. Additional pensions, invalidity pensions, and survivors' pensions payable for service-connected causes are suspended for a six-year period during which compensation is received according to the provision of the Labor Standards Law.

II. Statistical Summary

CHART I. PENSION CASES GRANTED UNDER GOVERNMENT PENSION SYSTEM, 1923-1949

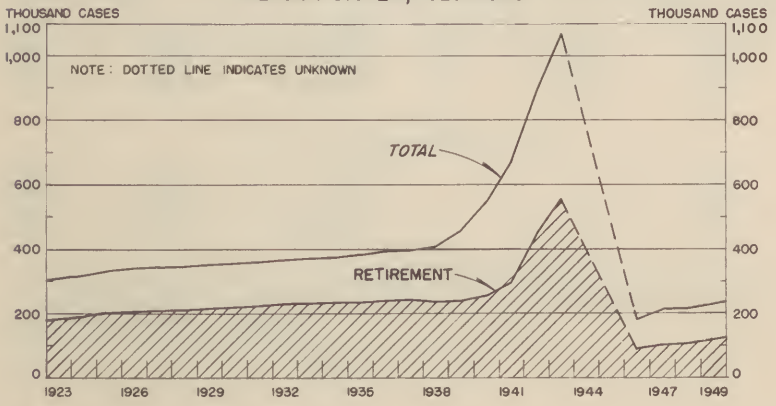


CHART J. LUMP-SUM CASES GRANTED UNDER GOVERNMENT PENSION SYSTEM, 1923-1949

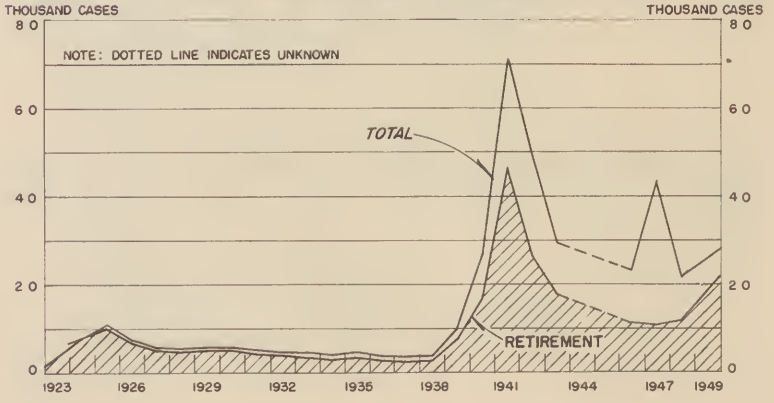


TABLE 17. BENEFITS GRANTED UNDER THE GOVERNMENT PENSION SYSTEM

1923 TO 1949

Period	Lump-Sum Grants								Pensions 1/									
	Total		Retirement Allowance		Invalidity Allowance		Survivors' Allowance		Total		Retirement		Additional		Invalidity		Survivors'	
	Cases	Amount Yen per Case	Cases	Amount Yen per Case	Cases	Amount Yen per Case	Cases	Amount Yen per Case	Cases	Amount Yen per Case	Cases	Amount Yen per Case	Cases	Amount Yen per Case	Cases	Amount Yen per Case	Cases	Amount Yen per Case
1923	1,426	198	-	-	-	-	-	-	306,557	332	176,237	391	17,105	579	-	-	113,215	205
1924	7,603	293	6,562	270	193	386	848	454	320,210	340	187,932	400	17,127	583	-	-	115,155	207
1925	10,889	371	10,083	355	168	683	638	556	334,860	354	200,570	420	17,031	583	-	-	117,259	209
1926	7,324	369	6,546	337	134	810	644	606	342,588	359	206,099	426	16,907	585	-	-	119,582	211
1927	5,653	388	4,874	344	196	795	583	623	346,064	362	210,467	428	16,811	584	-	-	118,786	212
1928	5,500	412	4,585	351	218	884	697	667	347,948	367	213,296	434	16,550	584	-	-	118,102	216
1929	5,719	436	4,923	389	114	841	682	714	352,094	344	217,072	440	16,376	584	-	-	118,646	218
1930	5,711	445	4,883	392	138	873	690	731	355,550	377	220,679	446	16,136	584	-	-	118,735	210
1931	4,978	522	4,134	477	135	878	709	719	361,095	383	225,722	454	15,891	584	-	-	119,482	223
1932	4,534	596	3,806	556	126	873	602	795	368,543	391	230,942	466	15,650	584	-	-	121,951	225
1933	4,502	583	3,293	485	474	842	735	854	371,148	395	232,576	470	15,655	584	-	-	122,917	231
1934	4,070	711	2,905	618	570	1,006	595	881	374,612	400	233,653	476	15,622	584	857	158	124,480	234
1935	4,581	705	3,280	640	603	841	698	894	381,746	400	235,704	480	15,631	584	4,683	161	125,728	237
1936	3,766	705	2,612	637	434	713	720	945	393,888	401	240,864	484	15,463	585	10,343	155	127,218	240
1937	3,717	655	2,349	622	714	591	654	847	400,404	403	243,324	489	15,609	582	11,175	155	130,296	242
1938	3,761	653	2,665	583	471	585	625	1,003	408,973	425	236,952	492	15,552	691	11,376	224	145,093	303
1939	9,907	472	7,276	444	1,997	448	634	858	458,382	427	238,582	496	16,616	689	13,452	216	189,732	333
1940	26,548	428	16,595	432	9,340	392	613	867	550,852	420	255,611	490	24,935	660	23,740	200	246,566	345
1941	71,274	448	46,338	488	24,202	363	734	758	672,606	404	296,411	464	35,595	633	44,079	183	296,521	349
1942	49,080	457	26,484	540	21,805	347	791	725	894,506	405	448,470	389	45,942	615	62,383	174	337,711	441
1943	29,259	464	17,931	524	10,512	335	816	813	1,063,207	393	553,663	361	50,643	609	69,993	172	388,908	450
1944	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1945	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1946	23,418	761	11,343	803	10,996	696	1,079	998	181,466	581	89,386	699	44,886	445	7	646	47,187	488
1947	43,556	771	10,934	787	30,222	761	2,400	831	212,628	603	100,769	707	56,671	454	35	604	55,153	566
1948	21,575	836	11,880	805	7,821	819	1,874	1,102	216,755	8,934	107,107	12,901	52,712	2,334	49	3,541	56,887	7,584
1949	27,999	17,870	21,730	21,019	4,070	1,396	2,199	17,248	237,772	9,827	125,522	13,455	48,931	2,455	57	10,322	63,262	8,332

1/ Pension amounts are annual.

SOURCE: Government Pension Bureau, Prime Ministers' Office

TABLE 18. CHARACTERISTICS OF PENSIONERS UNDER GOVERNMENT PENSION SYSTEM, 1935 - 1949

Period	Number of Pensioners	Pensioners Added Each Year		Retirement Pensioners				
		Number	Average Annual Pension (Yen)	Number	Percent of All Pensioners	Average Years of Service 1/	Average Age at Start of Pension	Average Duration of Pension (Years) 2/
1935	381,746	21,326	394	235,704	61.7	20.7	38.2	18.7
1936	393,888	28,785	378	240,864	61.1	20.0	36.8	19.7
1937	400,404	23,542	425	243,324	60.8	20.8	38.8	19.0
1938	408,973	29,262	410	236,952	57.9	21.8	42.7	17.2
1939	458,382	73,887	437	238,582	52.0	20.7	40.9	21.1
1940	550,852	105,523	393	255,611	46.4	18.0	35.3	22.7
1941	672,606	145,986	350	296,411	44.1	15.9	33.3	21.6
1942	894,506	253,885	321	448,470	50.1	14.4 3/	28.9 3/	21.8
1943	1,063,207	205,390	347	553,663	52.1	14.7 3/	28.7 3/	19.0
1944	n.a.	n.a.	-	n.a.	-	n.a.	n.a.	n.a.
1945	n.a.	n.a.	-	n.a.	-	n.a.	n.a.	n.a.
1946	181,466	16,140	740	89,386	49.3	23.3	49.4	14.4
1947	212,628	32,278	716	100,769	47.4	23.5	46.7	18.0
1948	216,755	18,822	9,991	107,107	49.4	24.8	45.3	13.4
1949	240,261	29,781	10,100	128,100	53.3	24.4	46.2	14.4

1/ Based on pensions decided.
2/ Based on pensions ending during the year, i.e., duration of pensioners life after retirement.
3/ Short period of service and low average age accounted for by pensions to those in military service who were credited with double the actual time of service overseas.
SOURCE: Government Pension Bureau, Prime Minister's Office

TABLE 19. INCOME AND EXPENDITURE UNDER GOVERNMENT PENSION SYSTEM 1/ FISCAL YEARS 1946 TO 1949

Fiscal Year	Employee Contributions (Millions of Yen)	Benefit Payments (Millions of Yen)			Proportion of Benefits Met by Contributions (Percent)
		Total	Pensions	Lump-Sums	
		Central Administration			
1946	16.7	103.1	87.9	15.2	16
1947	21.8	116.7	104.0	12.7	19
1948	524.2	499.2	477.1	22.1	105
1949	777.0	2,749.1	2,015.3	733.8	28
		Non-Central Administration			
1946	11.6	86.9	-	-	13
1947	17.5	94.7	-	-	18
1948	452.3	673.4	-	-	67
1949	777.0	2,222.0	-	-	35

1/ Under the Government Pension System, employee contributions are payable into the general treasury, and benefits are paid out by general appropriation. No accounting of funds is attempted.
SOURCE: Government Pension Bureau, Prime Minister's Office

UNEMPLOYMENT INSURANCE

I. Historical Summary

A. Legislative History

Legal Source and Date of Enactment	Summary of Contents	Effective Date
1. Law No.146 1 Dec 1947	Basic law establishing a national compulsory unemployment insurance system.	Retroactive to 1 Nov 1947
2. Law No.145 1 Dec 1947	Creating a temporary system of unemployment allowances for some of those unemployed unable to qualify for social insurance benefits from the outset.	Retroactive to 1 Nov 1947
3. Law No.157 8 Dec 1947	Establishing an Unemployment Insurance Special Account.	Retroactive to 1 Nov 1947
4. Law No.87 20 May 1949	Broadening the tax base and coverage of the law, especially by establishment of a special scheme for day laborers. Also abolishing the temporary system of unemployment allowances which had been in existence since, for those unable to qualify for unemployment insurance benefits.	Partly 1 Jun 1949 balance from 1 Aug, 1 Sep, and 1 Nov 1949 respectively

B. Coverage Provisions

Period	Subject to Compulsory Coverage	Eligible for Voluntary Coverage
1 Dec 1947 - 31 May 1949	Persons working in enterprises employing habitually five or more workers engaged in any of the following industries: 1. Manufacturing and processing of goods including generation, transformation and transmission of power. 2. Mining, quarrying, etc. 3. Transportation of freight and passengers. 4. Handling of freight at docks, on vessels, railroad stations, warehouses, etc. 5. Selling, delivery, stowing and lending of commodities. 6. Banking, insurance brokerage, collection, information, advertising. 7. Incineration, cleaning or slaughtering. 8. Offices of juridical persons. 9. Governmental or other public offices not covered by any of the foregoing. However, by subsequent cabinet order, national and local government workers were exempted from coverage in case comparable protection is provided them under other programs. In all cases day laborers, short-term seasonal and probational workers are excluded as are those working for firms without definite location. Also exempted are persons covered under Seamen's Insurance.	All enterprises in which more than half the number of employees request coverage and obtain approval by the Minister of Labor.
1 Jun 1949*	Method of coverage changed to include employers of five or more with the exception of those specified in the law, to wit those engaged in any of the following lines: 1. Agriculture and forestry and related pursuits. 2. Education, research, and investigation. 3. Medicine, hygiene and sanitation. 4. Social work and related non-profit operations (newly added by this method of coverage were enterprises in the following lines:	Same as before plus certain day laborers not compulsorily covered who obtain approval by Chief of Public Employment Security Office.

B. Coverage Provisions (Continued)

Period	Subject to Compulsory Coverage	Eligible for Voluntary Coverage
1 Jun 1949* (Cont'd)	a. Engineering and construction b. Movies, stage, etc. c. Hotel, restaurant and related businesses.) The existing exemptions continued as theretofore, except that day laborers and short-term workers engaged for a specific term of less than 30 days in a month became covered under a separate scheme based on the stamp system.	

(* Except the coverage provisions for day laborers which took effect during period 1 Aug - 1 Nov 1949)

Note on Coverage Under the Traditional Unemployment Allowance System:

Enacted together with the Unemployment Insurance Law, an Unemployment Allowance Law became effective simultaneously and provided for payment of unemployment allowances until 30 April 1948 and unemployment insurance benefits thereafter to persons in either of the following two groups:

a. Those employed continuously for more than six months, prior to 1 November 1947 with the same enterprise, covered by the Unemployment Insurance Law before becoming unemployed.
b. Those becoming unemployed between 1 November 1947 and 30 April 1948 who do not qualify under the Unemployment Insurance Law but do under the Unemployment Allowance Law.

This temporary system was abolished effective 1 June 1949.

C. Taxable Wages, Contributions, and Sharing of Contributions

Period	Taxable Wages Defined	Total Contribution Rate	Sharing Between Employer and Employee
1 Dec 1947 - 30 Apr 1948	All pay received from the employer (not exceeding ¥5,100 per month) except "extraordinary" wages, wages paid periodically at intervals of more than three months and wages in kind other than those included by ordinance.	2.2% No wage classes for contribution purposes. Worker's contribution levied on individual wage; employer's contribution levied on total payroll.	50:50
1 May 1948 - 31 Dec 1948	Taxable wage levied raised to ¥7,200.		
1 Jan 1949 - 30 May 1949	Taxable wage levied raised to ¥10,200.		
1 Jun 1949	Taxable wage limit removed. Exception of "extraordinary" wages and wages periodically at intervals of more than three months likewise removed.	2.0% (For day laborers: ¥5 per day of work for those earning less than ¥160, ¥6 for those earning ¥160 or more).	50:50 (For day laborers: Employer's share always ¥3 per day, whether employee's contribution is ¥2 or ¥3).

Note on Unemployment Allowances:

No additional contributions were levied under the Unemployment Allowance Law. These benefits were financed from the contributions collected under the Unemployment Insurance Law and national subsidies provided thereunder amounting to one-third the cost of benefits.

D. Benefit Structure

Period	Unemployment Allowance Benefit	Unemployment Insurance Benefit
1 Dec 1947 - 30 Apr 1948	Amount: Basically 55% of daily wage averaged over the last two months of employment but staggered to rise to 75% thereof if that average was as low as ¥10 and to fall to 35% if it was ¥170 or more. Minimum daily allowance ¥7.50; maximum ¥60. Duration: 120 days maximum within one year from date of first covered separation and after a one-time waiting period of 30 days. Eligibility: a. Continued employment for six months prior to separation with an enterprise covered by the Unemployment Insurance Law (for employment prior to 1 Nov 1947 it had to be continuous with the same working place). c. Involuntary unemployment starting between 1 Nov 47 and 30 Apr 48 and the requirement of the Unemployment Insurance Law for 6 months' covered employment during year preceding separation is not fulfilled.	Amount: Basically 60% of daily wage averaged over the last two months of employment but staggered to rise to 80% thereof if that average was as low as ¥10 and to fall to 40% if it was ¥170 or more. Minimum daily allowance ¥8; maximum ¥68. Duration: 180 days maximum within one year from date of first covered separation and after a one-time waiting period of 7 days. Eligibility: Involuntary unemployment after covered employment for six months or more during the year preceding separation.
1 May 1948 - 31 Dec 1949	Same as above until 30 May 1949 when the system was abolished.	Pursuant to a provision according to which the Labor Minister may change the benefit table whenever a change of 25% or more has occurred in the average wages paid in manufacturing industries, the minimum daily benefit amount was raised to ¥11 and the maximum to ¥96.
1 Jan 31 May 1949		Minimum daily benefit amount raised to ¥16, maximum ¥136.
1 Jun 1949 - 30 Jul 1950		1. Regular employees: Amount: 60% of average wage of the last six months preceding unemployment. Minimum daily benefit amount ¥18; maximum ¥300. Whenever the Minister of Labor finds a change of 20% in the monthly wage index has taken place he shall revise the benefit table proportionately. 2. Day laborers: Amount: ¥140 or ¥90 per day depending on whether contributions were paid for 32 days or longer or for less than 32 days after a period of 5 days of continuous or 7 days of intermittant unemployment. Durations: 13 days plus one additional day for each four days in excess of 32 for which contributions were paid but not exceeding 17 days benefit. Eligibility: Payment of contributions for 32 days during two months preceding unemployment.

D. Benefit Structure (Continued)

Period	Unemployment Allowance Benefit	Unemployment Insurance Benefit
1 Aug 1950		Day laborers' waiting period changed to 4 and 6 days respectively and eligibility requirement reduced to 28 days' contributions.

E. Current Benefit Provisions

Regular Employment

Coverage. Employees are insured who work for employers of 5 or more workers (including day laborers). Specified enterprises are exempt from compulsory coverage in the fields of agriculture, forestry, and fisheries, education and research, institutions for care of the sick, social work and other non-profit enterprises.

Exempt employers may apply for voluntary coverage with approval of a majority of the persons to be insured.

To receive benefits, persons must have been insured for more than six months during the year preceding date of separation.

Waiting period. One week initial waiting period is waived in case of recurrent unemployment within one year from date of first lay-off.

Benefit payable. Benefit paid is 60 percent of the taxable average daily wage, but not more than 300 yen per day. The maximum period for which benefits may be received within a year is 180 days.

Casual Employment

Coverage. In September 1949 coverage was extended to day laborers employed by insured employers (as defined under "Regular Employment") and who are (1) employed from day to day or (2) employed for a term of employment of less than 30 days in the current month.

Waiting period. Five continuous days' waiting period required or seven days total within the month.

Benefit payable. Amount of daily benefit may be 90 yen or 140 yen depending upon premium paid during previous two months. Maximum benefit period is 17 days.

II. Statistical Summary

TABLE 20. SUMMARY OF COVERAGE AND BENEFIT DATA UNDER THE UNEMPLOYMENT INSURANCE LAW FISCAL YEARS 1947 TO 1949

	1947	1948	1949
Coverage 1/			
No. of persons - Total	5,082,304	5,485,839	6,396,676
Regular workers	5,082,304	5,485,839	5,702,573
Day laborers	-	-	694,103
No. of establishments	119,278	138,944	153,603
Beneficiaries (regular workers)			
No. of payments 2/	5,421	868,558	10,854,378
No. of recipients	1,718	84,218	619,880
Benefit cost (yen in thousands)			
Total cost	1,721	387,772	9,216,931
Regular workers			
Total	1,721	387,772	9,170,924
Per recipient	1,002	4,604	14,795
Day workers	-	-	46,007

1/ As of the end of the fiscal year designated.
2/ Weeks of unemployment insurance benefit.
SOURCE: Employment Security Bureau, Ministry of Labor.

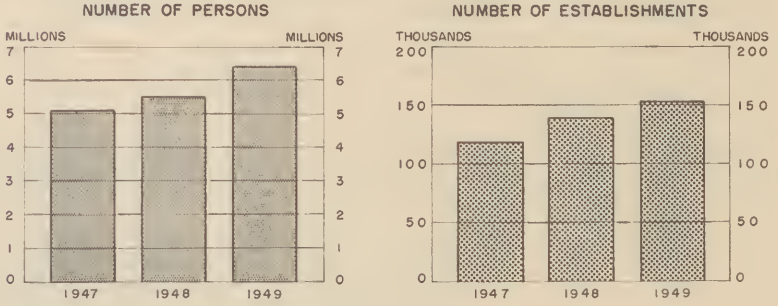
TABLE 21. INCOME AND EXPENDITURE UNDER THE UNEMPLOYMENT INSURANCE ACT, FISCAL YEARS 1947 TO 1949

(Thousands of Yen)

	1947	1948	1949
Total income	850,975	5,520,183	12,858,495
Contributions	572,760	5,332,644	9,562,773
Insured	286,380	2,666,322	4,743,653
Employers	286,380	2,666,322	4,743,653
Subsidios	278,133	1,141,961	3,084,409
Other income	82	45,577	286,780
Total expenditure	81,803	595,410	9,564,694
Benefits	1,721	387,983	9,220,711
Administration	80,082	207,427	343,983
Other expenditure	0	0	0
Excess (+) or Deficit (-)	+ 769,173	+ 4,924,772	+ 3,293,801

SOURCE: Employment Security Bureau, Ministry of Labor

CHART K. COVERAGE UNDER THE UNEMPLOYMENT INSURANCE LAW FISCAL YEARS 1947 - 1949



WORKMEN'S ACCIDENT COMPENSATION INSURANCE

I. Historical Summary

A. Legislative History

Legal Source and Date of Enactment	Summary of Contents	Executive Date
1. Law No. 50, 7 Apr 1947	Basic law establishing a national workmen's accident compensation insurance system compulsory for hazardous enterprises and open for voluntary membership for all others.	1 Sep 1947
2. Law No. 51, 7 Apr 1947	Establishing a special account for Workmen's Accident Compensation Insurance.	1 Jul 1947
3. Law No. 98, 31 Aug 1947	Special account transferred from Welfare Ministry to Labor Ministry.	1 Jul 1947
4. Law No. 71, 30 Jun 1948	Providing compensation for accidents occurring prior to the effective date of the law; providing for benefits after injured worker has quit his job; changes in penalty provisions.	1 Jul 1948
5. Law No. 82, 19 May 1949	Adding coverage to seamen on vessels not covered by the Seamen's Insurance Law. Revising taxable wage definition; revising wage base.	1 Jun 1949

B. Coverage Provisions

Period	Subject to Compulsory Coverage	Eligible for Voluntary Coverage
1 Sep 1947 - 1 Jul 1948	1. Enterprises employing five or more workers steadily in any of the following lines: a. Manufacturing and related operations including the generation and generation of power. b. Mining and quarrying. c. Transportation of passengers of freight. 2. Enterprises employing one or more workers steadily or a total of 300 or more within a year in any of the following lines: a. Construction and related enterprises. b. Enterprises dealing with goods in docks, shops, wharfs, stations, warehouses. c. Lumberyards and other forestry businesses. 3. Others designated by Cabinet Order.	All other enterprises except government and family enterprises or those covered by the Seamen's Insurance Law.
From 1 Jun 1949	Transportation of passengers or goods by vessels not covered by the Seamen's Insurance Law.	

C. Taxable Wages and Contributions

The employer bears the full expense of workmen's insurance.

Period	Taxable Wages Defined	Contribution Rate
1 Sep 1947 - 31 May 1949	All wages, salaries, allowances, bonuses and all other payment for work, excluding payments paid periodically at intervals of more than three months.	Six classes of premium rates ranging from 0.2% of taxable wages to 4.4% fixed on an industrial basis. After a five year test period to determine accident experience insurance rates are to be established on an industry basis. Note: Ministerial ordinances of 25 Nov 1948, 15 Aug 1949 rearranged the industries included in the three grades on the basis of accident occurrence. Ministerial ordinance No. 8 of 30 Mar 1950 further reclassified industries within these limits, but also increased the maximum to 5.7 for coal mining.
1 Jun 1949	Payments paid periodically at intervals of more than three months included as taxable wages.	

D. Benefit Structure

Period	Medical Care Expense	Loss of Working Time	Invalidity
1 Sep 1947	Total cost for medical treatment (unless it costs under 100 yen) including hospitalization, medicines, nursing and medical examination.	60 percent of average wage for time lost from work which exceeds 8 days.	From 50 to 1340 times the average daily wage depending upon grade of disability. (Fourteen grades are fixed by law.)
1 Jul 1948	100 yen minimum raised to 300 yen.	If loss of working time exceeds 8 days, compensation is payable from the first day.	
1 Jun 1949	300 yen minimum raised to 600 yen.		

D. Benefit Structure (Continued)

Period	Bereaved Family	Funeral Rites Expense	Lump Sum Payment
1 Sep 1947	1,000 times the average daily wage.	60 times the average daily wage.	1,200 times the average daily wage to laborers who have not recovered within three years.

E. Current Benefit Provisions

Medical compensation

Medical care or expense for such care payable when a worker is injured as a result of his work.

Lost-time compensation

Compensation paid to a worker who loses time and requires medical attention as a result of an injury caused by his work, at the rate of 60 percent of his average wages during the period of time lost.

Permanent disability

Payable according to extent of physical handicap resulting from injury. Fourteen classes of disability are fixed by the law. Payment amounts to the average daily wage multiplied by the number of days fixed for the class of disability sustained.

Death benefits

Compensation equivalent to 1,000 days' average wage, payable to the bereaved family in case of a worker's death as a result of occupational injury.

Funeral expense equaling 60 days' average wage payable in addition to compensation to bereaved family.

II Statistical Summary

TABLE 22. SUMMARY OF COVERAGE AND BENEFIT DATA UNDER THE WORKMEN'S ACCIDENT COMPENSATION INSURANCE LAW FISCAL YEARS 1947 TO 1949

	1947	1948	1949
Coverage 1/			
No. of persons	5,268,722	6,565,856	6,971,885
No. of establishments	115,901	224,249	278,103
Beneficiaries			
Total compensated cases	85,759	446,568	611,182
Death	1,231	4,045	3,815
Other	84,528	442,523	607,367
Benefit cost (yen in thousands)			
Benefits in cash			
Periodic	36,484	525,667	1,455,847
Other	220,719	1,981,876	4,057,258
Benefits in kind	0	11,000	10,743

1/ As of the end of the fiscal year designated.
SOURCE: Workmen's Compensation Bureau, Ministry of Labor

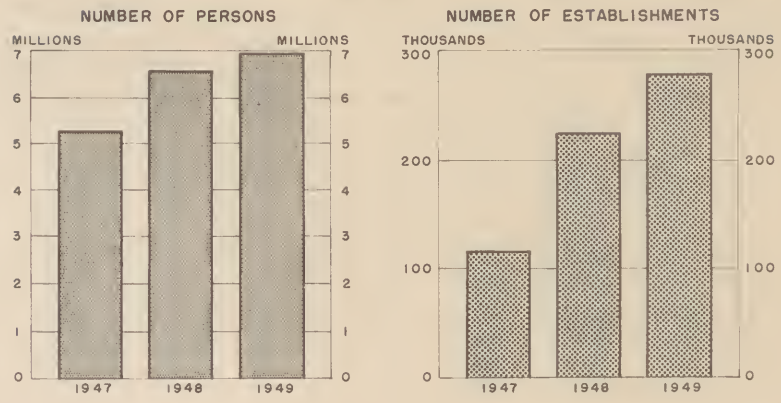
TABLE 23. INCOME AND EXPENDITURE UNDER WORKMEN'S ACCIDENT COMPENSATION INSURANCE FISCAL YEARS 1947 TO 1949

(Thousands of Yen)

	1947	1948	1949
Income - Total	469,303	3,165,589	6,231,257
Contributions from employers	468,470	3,154,361	5,571,908
Subsidies	0	0	0
Other	834	11,228	659,349
Expenditure - Total	313,860	2,796,275	5,935,296
Benefits	257,203	2,518,543	5,523,848
Administration	47,706	212,200	309,324
Other expense	8,952	65,532	102,124
Excess (+) or deficit (-)	+ 155,443	+ 369,314	+ 295,961

SOURCE: Workmen's Compensation Bureau, Ministry of Labor

CHART L. COVERAGE UNDER THE WORKMEN'S ACCIDENT COMPENSATION INSURANCE LAW, FISCAL YEARS 1947-1949



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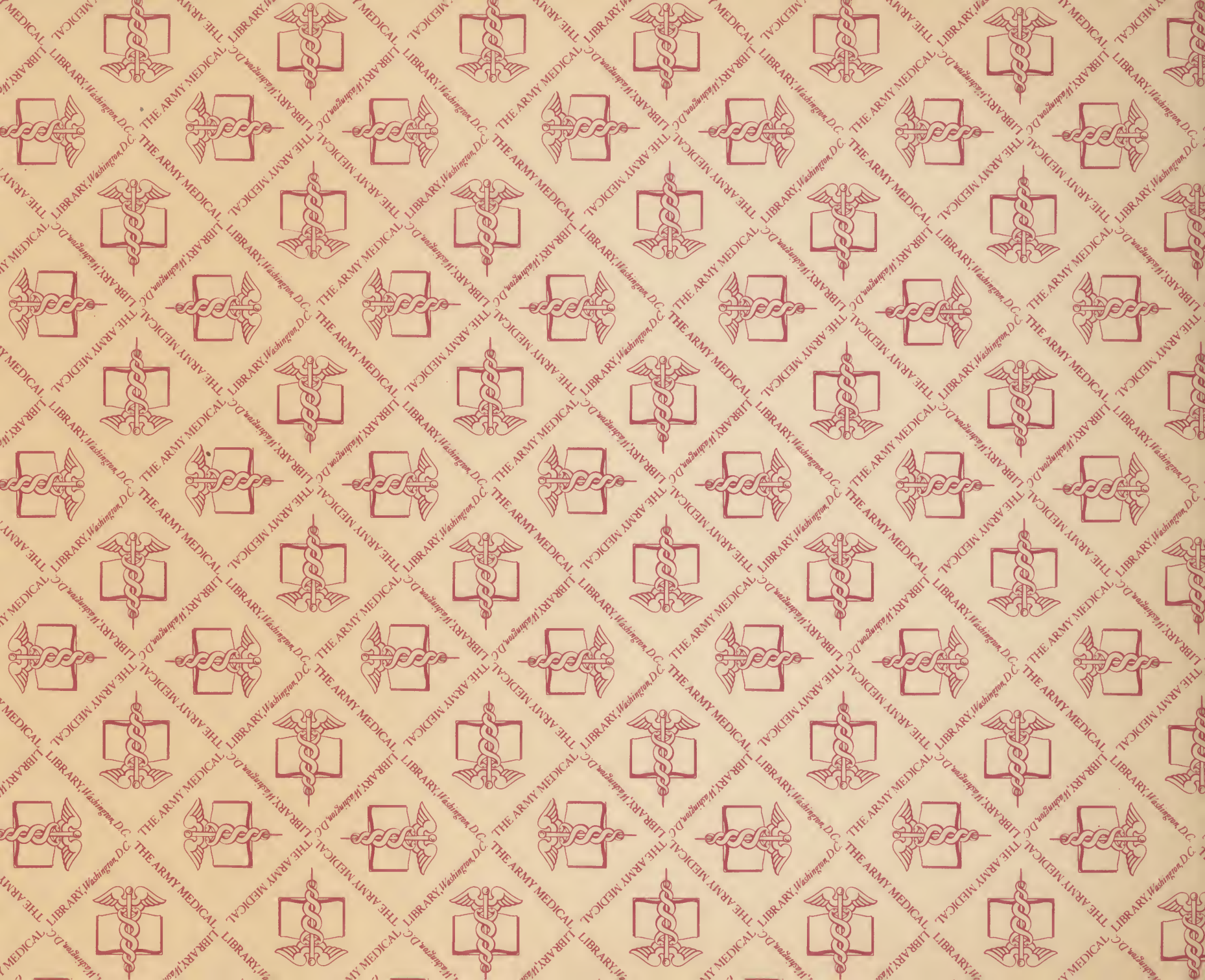
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